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NINETY-FOURTH ANNUAL REPORT
ON THE CONDITION OF

Wisconsin Savings and Loan Associations

December 31, 1990

OFFICE OF COMMISSIONER OF SAVINGS AND LOAN

HAROLD N. LEE JR., Commissioner

PAUL C. ADAMSKI, Deputy Commissioner

MADISON, WISCONSIN

1990

Tommy G. Thompson
Governor

Harold N. Lee, Jr.
Commissioner

Paul C. Adamski
Deputy Commissioner

State of Wisconsin

Office of the Commissioner of Savings and Loan

4785 Hayes Road, Suite 202 • Madison, Wisconsin 53704-7365 • (608) 242-2180 • FAX # (608) 242-2187

The Honorable Tommy G. Thompson
Governor, State of Wisconsin
115 East State Capitol
Madison, Wisconsin 53702

Dear Governor Thompson:

In 1990, the Savings and Loan Commissioner's Office adopted the motto "THE WISCONSIN DIFFERENCE" to distinguish and highlight the success of Wisconsin's savings and loan industry during a time of turmoil. The strength of Wisconsin's industry has been nationally recognized, emphasized in your January 1990 State of the State address, and is substantiated in this Ninethy-Fourth Report of the Condition of Savings and Loan Associations in Wisconsin.

On December 31, 1990, the Commissioner's Office regulated 45 state chartered savings and loans, which posted annual net income of $44.8 million. This compares favorably with the $55.1 million earned by the industry in 1989, considering the substantial general valuation allowances that were required in 1990 for potential problem real estate.

The Financial Institutions Reform, Recovery and Enforcement Act (FIRREA) of August 9, 1989 significantly affected the nationwide operations and regulation of the industry during 1990. Wisconsin was no exception. Increased premiums for Federal Deposit Insurance significantly narrowed the spread between interest income and interest expense for Wisconsin's institutions. The increased competition in the mortgage market and the consistent announcements of merger and acquisition activity have challenged the business acumen of Wisconsin's very capable and conservative savings and loan executives.

Nevertheless, after adjusting all the financial statistics to compensate for the three 1990 jurisdictional conversions from state to federal charters, I am happy to report that Wisconsin state chartered institutions generated an annual net income that was only 10% less than for 1989. With three fewer institutions and despite slightly lower earnings, the industry demonstrated its resolve by originating slightly more than $2.0 billion of real estate, consumer and other loans.

In cooperation with the Wisconsin League of Financial Institutions, Ltd., we successfully initiated and executed the passage of mutual holding company legislation during the spring 1990 Legislature. This law is particularly significant because 38 of the 45 institutions we regulate continue the mutual form of ownership, compared to the stock form, which has become so prevalent in other portions of the nation. We are confident this legislation, along with the other housekeeping and parity laws also enacted in 1990, will help support the conservative management and serve the loyal customer base of Wisconsin s savings and loan industry.

1991 has even greater challenges. FIRREA, this agency's new regulatory relationship with the FDIC, and changes proposed by the Department of the Treasury will certainly continue to challenge the industry, as well as our regulatory authority. We look forward to these challenges and the opportunities they will create. We are confident that Wisconsin's savings and loan industry will continue its proud tradition of being among the strongest and most profitable in the nation.

Sincerely,

Harold N. Lee, Jr.
Commissioner

PERSONNEL

OFFICE OF THE COMMISSIONER OF SAVINGS AND LOAN

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PAUL C. ADAMSKI, Deputy Commissioner

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OFFICE OF THE COMMISSIONER OF SAVINGS AND LOAN

RECEIPTS AND DISBURSEMENTS
July 1, 1989 - June 30, 1990

RECEIPTS

Balance July 1, 1989 on 1989-90 Appropriation 20.175 PRO . . .			$ 17,592.16
REVENUES:			
Annual Assessment Fees	$ 583,872.80		
Examination Fees	401,456.00		
Branch Application Fees	1,866.00		
Gross Revenue		$ 987,194.80	
* Less: Transfer to General Fund		(98,652.85)	
Gross Revenue less amount transferred to General Fund			888,541.95
Total Revenue available for Disbursement			$ 906,134.11

DISBURSEMENTS

SALARIES:			
Savings & Loan Review Board	$ 110.00		
Savings & Loan Staff	588,073.68		
Total Salaries		$ 588,183.68	
FRINGE BENEFITS:			
Wisconsin Retirement	$ 82,424.18		
Social Security	43,558.92		
Group Health Insurance	41,688.74		
Group Life Insurance	1,349.89		
Total Fringe Benefits		$ 169,021.73	
SUPPLIES & SERVICES:			
Travel Expense	$ 43,652.53		
Auto Leasing	11,693.49		
Training	5,834.54		
Printing	3,694.52		
Supplies	3,547.22		
Office Equipment	5,904.13		
Postage	4,655.06		
Telephone Equipment & Service	9,458.63		
Rent	36,118.95		
Data Processing Services	2,206.43		
Memberships	10,292.49		
Record Center Storage	2,974.98		
Insurance	1,904.00		
Total Supplies & Services		$ 141,936.97	
PERMANENT PROPERTY		1,734.95	
TOTAL DISBURSEMENTS			$ 900,877.33
Unexpended Cash Balance as of June 30, 1990			$ 5,256.78

* 10% of all revenue received by the office are transferred to the General Fund

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SAVINGS AND LOAN OFFICES BY COUNTY
Table includes state (S) and federal (F) chartered associations
#Offices includes home office and branch offices

COUNTY	CITY (#OFFICES)	ASSOCIATION NAME	HOME OFFICE?
ADAMS	ADAMS (1)	WISCONSIN SAVINGS BANK, S.A. (S)	
	COUNTY TOTAL 1		
ASHLAND	ASHLAND (1)	NORTHLAND BANK OF WIS., S.S.B. (S)	YES
	COUNTY TOTAL 1		
BARRON	BARRON (1)	MONYCOR SAVINGS BANK, FSB (F)	YES
	CHETEK (1)	MONYCOR SAVINGS BANK, FSB (F)	
	CUMBERLAND (1)	CUMBERLAND FEDERAL BANK, FSB (F)	YES
	RICE LAKE (1)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	
	RICE LAKE (2)	MONYCOR SAVINGS BANK, FSB (F)	
	COUNTY TOTAL 6		
BAYFIELD	BAYFIELD (1)	NORTHLAND BANK OF WIS., S.S.B. (S)	
	IRON RIVER (1)	NORTHLAND BANK OF WIS., S.S.B. (S)	
	WASHBURN (1)	NORTHLAND BANK OF WIS., S.S.B. (S)	
	COUNTY TOTAL 3		
BROWN	ALLOUEZ (1)	NORTH SHORE BANK, F.S.B. (F)	
	ALLOUEZ (1)	SECURITY BANK, SSB (S)	
	ASHWAUBENON (1)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	ASHWAUBENON (1)	NORTH SHORE BANK, F.S.B. (F)	
	ASHWAUBENON (1)	SECURITY BANK, SSB (S)	
	ASHWAUBENON (1)	UNITED S&LA (S)	
	DE PERE (1)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	DE PERE (2)	PRIME FEDERAL BANK, F.S.B. (F)	YES
	DE PERE (1)	SECURITY BANK, SSB (S)	
	GREEN BAY (2)	FIRST FINANCIAL BANK, F.S.B. (F)	
	GREEN BAY (4)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	YES
	GREEN BAY (2)	NORTH SHORE BANK, F.S.B. (F)	
	GREEN BAY (2)	PRIME FEDERAL BANK, F.S.B. (F)	
	GREEN BAY (4)	SECURITY BANK, SSB (S)	
	PULASKI (1)	NORTH SHORE BANK, F.S.B. (F)	
	COUNTY TOTAL 25		
BUFFALO	MONDOVI (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	COUNTY TOTAL 1		
BURNETT	SIREN (1)	NORTHWEST FED. BANKING & SAV., FA (F)	
	COUNTY TOTAL 1		
CALUMET	BRILLION (1)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	CHILTON (1)	GREAT MIDWEST BANK, S.S.B. (S)	
	NEW HOLSTEIN (1)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	COUNTY TOTAL 3		
CHIPPEWA	BLOOMER (1)	MONYCOR SAVINGS BANK, FSB (F)	
	CHIPPEWA FALLS (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	CHIPPEWA FALLS (1)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	
	CORNELL (1)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	
	CORNELL (1)	MONYCOR SAVINGS BANK, FSB (F)	
	STANLEY (1)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	
	COUNTY TOTAL 6		
CLARK	ABBOTSFORD (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	NEILLSVILLE (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	OWEN (1)	TIME FEDERAL SAVINGS BANK (F)	
	THORP (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	COUNTY TOTAL 4		

COUNTY	CITY (#OFFICES)	ASSOCIATION NAME	HOME OFFICE?
COLUMBIA	COLUMBUS (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	PORTAGE (1)	BARABOO FEDERAL BANK, FSB (F)	
	PORTAGE (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	WISCONSIN DELLS (1)	WESTERN FEDERAL S&LA (F)	
	COUNTY TOTAL 4		
CRAWFORD	PRAIRIE DU CHIEN (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	PRAIRIE DU CHIEN (1)	FIRST FEDERAL SAV. BANK LAX-MADISON (F)	
	COUNTY TOTAL 2		
DANE	COTTAGE GROVE (1)	FIRST FEDERAL SAV. BANK LAX-MADISON (F)	
	DEFOREST (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	FITCHBURG (1)	FIRST FEDERAL SAV. BANK LAX-MADISON (F)	
	MADISON (9)	ANCHOR SAVINGS & LOAN ASSN (S)	YES
	MADISON (6)	FIRST FEDERAL SAV. BANK LAX-MADISON (F)	
	MADISON (2)	GREAT MIDWEST BANK, S.S.B. (S)	
	MADISON (3)	HOME SAVINGS AND LOAN ASSOCIATION (S)	YES
	MADISON (2)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	MADISON (2)	REPUBLIC CAPITAL BANK, S.S.B. (S)	
	MADISON (1)	SECURITY BANK, SSB (S)	
	MCFARLAND (1)	FIRST FEDERAL SAV. BANK LAX-MADISON (F)	
	MIDDLETON (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	MIDDLETON (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	MONONA (2)	ANCHOR SAVINGS & LOAN ASSN (S)	
	MONONA (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	MT. HOREB (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	OREGON (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	STOUGHTON (1)	FIRST FEDERAL SAV. BANK LAX-MADISON (F)	
	STOUGHTON (1)	HOME SAVINGS AND LOAN ASSOCIATION (S)	
	SUN PRAIRIE (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	VERONA (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	WAUNAKEE (1)	FIRST FEDERAL SAV. BANK LAX-MADISON (F)	
	COUNTY TOTAL 41		
DODGE	BEAVER DAM (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	BEAVER DAM (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	HORICON (1)	FEDERATED BANK, S.S.B. (S)	
	JUNEAU (1)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	
	JUNEAU (1)	HARTFORD S&L ASSOCIATION (S)	
	MAYVILLE (1)	MAYVILLE S&L ASSOCIATION (S)	YES
	COUNTY TOTAL 6		
DOOR	SISTER BAY (1)	NORTH SHORE BANK, F.S.B. (F)	
	STURGEON BAY (1)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	STURGEON BAY (2)	NORTH SHORE BANK, F.S.B. (F)	
	COUNTY TOTAL 4		
DOUGLAS	SUPERIOR (2)	SUPERIOR S&L ASSOCIATION (S)	YES
	COUNTY TOTAL 2		
DUNN	MENOMONIE (2)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	
	COUNTY TOTAL 2		
EAU CLAIRE	AUGUSTA (1)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	
	EAU CLAIRE (3)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	YES
	EAU CLAIRE (1)	FIRST FEDERAL SAV. BANK LAX-MADISON (F)	
	EAU CLAIRE (2)	FIRST FINANCIAL BANK, F.S.B. (F)	
	EAU CLAIRE (1)	MONYCOR SAVINGS BANK, FSB (F)	
	COUNTY TOTAL 8		
FOND DU LAC	FOND DU LAC (2)	FOX VALLEY S&L ASSOCIATION (S)	YES
	FOND DU LAC (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	WAUPUN (1)	FOX VALLEY S&L ASSOCIATION (S)	
	COUNTY TOTAL 4		

COUNTY	CITY (#OFFICES)	ASSOCIATION NAME	HOME OFFICE?
FOREST	CRANDON (1)	SECURITY BANK, SSB (S)	
	COUNTY TOTAL 1		
GRANT	BOSCOBEL (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	CUBA CITY (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	FENNIMORE (1)	FIRST FEDERAL S&LA OF PLATTEVILLE (F)	
	LANCASTER (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	MUSCODA (1)	FIRST FEDERAL S&LA OF PLATTEVILLE (F)	
	PLATTEVILLE (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	PLATTEVILLE (1)	FIRST FEDERAL S&LA OF PLATTEVILLE (F)	YES
	COUNTY TOTAL 7		
GREEN	MONROE (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	MONROE (1)	FIRST FEDERAL SAV. BANK LAX-MADISON (F)	
	NEW GLARUS (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	COUNTY TOTAL 3		
GREEN LAKE	BERLIN (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	BERLIN (1)	OSHKOSH S&L ASSOCIATION (S)	
	COUNTY TOTAL 2		
IOWA	DODGEVILLE (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	COUNTY TOTAL 1		
IRON	HURLEY (1)	NORTHLAND BANK OF WIS., S.S.B. (S)	
	COUNTY TOTAL 1		
JACKSON	BLACK RIVER FALLS (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	COUNTY TOTAL 1		
JEFFERSON	FORT ATKINSON (1)	FEDERATED BANK, S.S.B. (S)	
	FORT ATKINSON (1)	FIRST FEDERAL SAV. BANK LAX-MADISON (F)	
	LAKE MILLS (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	WATERTOWN (2)	FIRST FINANCIAL BANK, F.S.B. (F)	
	COUNTY TOTAL 5		
JUNEAU	ELROY (1)	WISCONSIN SAVINGS BANK, S.A. (S)	
	MAUSTON (1)	WESTERN FEDERAL S&LA (F)	
	MAUSTON (1)	WISCONSIN SAVINGS BANK, S.A. (S)	
	NEW LISBON (1)	WISCONSIN SAVINGS BANK, S.A. (S)	
	COUNTY TOTAL 4		
KENOSHA	KENOSHA (4)	ADVANTAGE BANK, S.S.B. (S)	YES
	KENOSHA (3)	REPUBLIC CAPITAL BANK, S.S.B. (S)	
	PADDOCK LAKE (1)	ADVANTAGE BANK, S.S.B. (S)	
	TWIN LAKES (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	COUNTY TOTAL 9		
KEWAUNEE	ALGOMA (1)	SECURITY BANK, SSB (S)	
	KEWAUNEE (1)	SECURITY BANK, SSB (S)	
	COUNTY TOTAL 2		
LA CROSSE	HOLMEN (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	LA CROSSE (4)	FIRST FEDERAL SAV. BANK LAX-MADISON (F)	YES
	LA CROSSE (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	ONALASKA (1)	FIRST FEDERAL SAV. BANK LAX-MADISON (F)	
	ONALASKA (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	WEST SALEM (1)	FIRST FEDERAL SAV. BANK LAX-MADISON (F)	
	COUNTY TOTAL 9		

COUNTY	CITY (#OFFICES)	ASSOCIATION NAME	HOME OFFICE?
LAFAYETTE	DARLINGTON (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	COUNTY TOTAL 1		
LANGLADE	ANTIGO (2)	SECURITY BANK, SSB (S)	
	COUNTY TOTAL 2		
LINCOLN	MERRILL (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	MERRILL (1)	MERRILL FEDERAL S&LA (F)	YES
	TOMAHAWK (1)	TOMAHAWK COMMUNITY BANK, S.S.B. (S)	YES
	COUNTY TOTAL 3		
MANITOWOC	KIEL (1)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	MANITOWOC (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	MANITOWOC (2)	UNITED S&LA (S)	
	TWO RIVERS (1)	NORTH SHORE BANK, F.S.B. (F)	
	COUNTY TOTAL 5		
MARATHON	MOSINEE (1)	MARATHON S&L ASSOCIATION (S)	
	ROTHSCHILD (1)	MARATHON S&L ASSOCIATION (S)	
	ROTHSCHILD (1)	SECURITY BANK, SSB (S)	
	WAUSAU (2)	FIRST FINANCIAL BANK, F.S.B. (F)	
	WAUSAU (1)	MARATHON S&L ASSOCIATION (S)	YES
	WAUSAU (2)	SECURITY BANK, SSB (S)	
	WAUSAU (1)	TIME FEDERAL SAVINGS BANK (F)	
	COUNTY TOTAL 9		
MARINETTE	CRIVITZ (1)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	MARINETTE (2)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	MARINETTE (1)	SECURITY BANK, SSB (S)	
	PESHTIGO (1)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	COUNTY TOTAL 5		
MILWAUKEE	BAYSIDE (1)	GREAT MIDWEST BANK, S.S.B. (S)	
	BROOKFIELD (1)	GUARANTY BANK, S.S.B. (S)	
	BROWN DEER (1)	CONTINENTAL SAVINGS BANK, S.A. (S)	
	BROWN DEER (1)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	
	BROWN DEER (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	CUDAHY (1)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	
	CUDAHY (1)	SECURITY BANK, SSB (S)	
	CUDAHY (1)	ST. FRANCIS BANK, FSB (F)	
	FRANKLIN (1)	MITCHELL SAVINGS BANK, S.A. (S)	
	GLENDALE (1)	GUARANTY BANK, S.S.B. (S)	
	GLENDALE (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	GLENDALE (1)	REPUBLIC CAPITAL BANK, S.S.B. (S)	
	GLENDALE (1)	SECURITY BANK, SSB (S)	
	GLENDALE (1)	UNITED S&LA (S)	
	GREENDALE (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	GREENDALE (1)	GREAT MIDWEST BANK, S.S.B. (S)	
	GREENDALE (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	GREENDALE (1)	NORTH SHORE BANK, F.S.B. (F)	
	GREENDALE (1)	ST. FRANCIS BANK, FSB (F)	
	GREENFIELD (1)	FIRST FEDERAL SAVINGS BANK OF WIS. (F)	
	GREENFIELD (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	GREENFIELD (1)	GREAT MIDWEST BANK, S.S.B. (S)	
	GREENFIELD (1)	GUARANTY BANK, S.S.B. (S)	
	GREENFIELD (1)	HORIZON SAVINGS BANK, S.A. (S)	
	GREENFIELD (1)	MITCHELL SAVINGS BANK, S.A. (S)	YES
	GREENFIELD (1)	REPUBLIC CAPITAL BANK, S.S.B. (S)	
	HALES CORNERS (1)	CONTINENTAL SAVINGS BANK, S.A. (S)	
	HALES CORNERS (1)	HORIZON SAVINGS BANK, S.A. (S)	
	HALES CORNERS (1)	THE EQUITABLE BANK, S.S.B. (S)	YES
	MILWAUKEE (4)	BADGER BANK, S.S.B. (S)	YES
	MILWAUKEE (1)	BAY VIEW FEDERAL S&LA (F)	YES
	MILWAUKEE (1)	COLUMBIA SAVINGS & LOAN ASSN (S)	YES
	MILWAUKEE (4)	CONTINENTAL SAVINGS BANK, S.A. (S)	YES
	MILWAUKEE (1)	EMPLOYES' MUTUAL SB&L ASSOCIATION (S)	YES
	MILWAUKEE (2)	FEDERATED BANK, S.S.B. (S)	
	MILWAUKEE (7)	FIRST FINANCIAL BANK, F.S.B. (F)	

COUNTY	CITY (#OFFICES)	ASSOCIATION NAME	HOME OFFICE?
	MILWAUKEE (4)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	
	MILWAUKEE (3)	GREAT MIDWEST BANK, S.S.B. (S)	
	MILWAUKEE (3)	GUARANTY BANK, S.S.B. (S)	YES
	MILWAUKEE (1)	HORIZON SAVINGS BANK, S.A. (S)	
	MILWAUKEE (1)	KINNICKINNIC FEDERAL BANK, FSB (F)	YES
	MILWAUKEE (2)	LINCOLN SAVINGS BANK, S.A. (S)	YES
	MILWAUKEE (2)	MARQUETTE SAVINGS BANK, S.A. (S)	
	MILWAUKEE (1)	MITCHELL SAVINGS BANK, S.A. (S)	
	MILWAUKEE (6)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	YES
	MILWAUKEE (8)	NORTH SHORE BANK, F.S.B. (F)	
	MILWAUKEE (1)	RELIANCE S&L ASSOCIATION (S)	YES
	MILWAUKEE (6)	REPUBLIC CAPITAL BANK, S.S.B. (S)	YES
	MILWAUKEE (7)	SECURITY BANK, SSB (S)	YES
	MILWAUKEE (3)	ST. FRANCIS BANK, FSB (F)	YES
	MILWAUKEE (1)	THE EQUITABLE BANK, S.S.B. (S)	
	MILWAUKEE (1)	UNIVERSAL SAVINGS BANK, FA (F)	YES
	MILWAUKEE (2)	WEST ALLIS SAVINGS BANK, S.A. (S)	YES
	MUSKEGO (1)	ST. FRANCIS BANK, FSB (F)	
	OAK CREEK (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	OAK CREEK (1)	WAUWATOSA S&LA (S)	
	SHOREWOOD (1)	REPUBLIC CAPITAL BANK, S.S.B. (S)	
	SOUTH MILWAUKEE (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	SOUTH MILWAUKEE (1)	SOUTH MILWAUKEE SAVINGS BANK, S.A. (S)	YES
	WAUWATOSA (1)	FEDERATED BANK, S.S.B. (S)	
	WAUWATOSA (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	WAUWATOSA (2)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	YES
	WAUWATOSA (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	WAUWATOSA (2)	SECURITY BANK, SSB (S)	
	WAUWATOSA (2)	ST. FRANCIS BANK, FSB (F)	
	WAUWATOSA (1)	THE EQUITABLE BANK, S.S.B. (S)	
	WAUWATOSA (1)	WAUWATOSA S&LA (S)	YES
	WEST ALLIS (2)	FIRST FINANCIAL BANK, F.S.B. (F)	
	WEST ALLIS (1)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	
	WEST ALLIS (1)	GREAT MIDWEST BANK, S.S.B. (S)	
	WEST ALLIS (1)	HORIZON SAVINGS BANK, S.A. (S)	YES
	WEST ALLIS (1)	MARQUETTE SAVINGS BANK, S.A. (S)	YES
	WEST ALLIS (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	WEST ALLIS (1)	NORTH SHORE BANK, F.S.B. (F)	
	WEST ALLIS (2)	SECURITY BANK, SSB (S)	
	WEST ALLIS (1)	ST. FRANCIS BANK, FSB (F)	
	WEST ALLIS (1)	THE EQUITABLE BANK, S.S.B. (S)	
	WHITEFISH BAY (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	WHITEFISH BAY (1)	THE EQUITABLE BANK, S.S.B. (S)	
	COUNTY TOTAL 132		
MONROE	SPARTA (1)	WESTERN FEDERAL S&LA (F)	YES
	SPARTA (1)	WISCONSIN SAVINGS BANK, S.A. (S)	
	TOMAH (1)	WESTERN FEDERAL S&LA (F)	
	TOMAH (1)	WISCONSIN SAVINGS BANK, S.A. (S)	YES
	COUNTY TOTAL 4		
OCONTO	OCONTO (1)	NORTH SHORE BANK, F.S.B. (F)	
	OCONTO FALLS (1)	NORTH SHORE BANK, F.S.B. (F)	
	COUNTY TOTAL 2		
ONEIDA	MINOCQUA (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	MINOCQUA (1)	NORTHLAND BANK OF WIS., S.S.B. (S)	
	RHINELANDER (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	RHINELANDER (1)	SECURITY BANK, SSB (S)	
	THREE LAKES (1)	SECURITY BANK, SSB (S)	
	COUNTY TOTAL 5		
OUTAGAMIE	APPLETON (1)	EAST WISCONSIN S&L ASSOCIATION (S)	
	APPLETON (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	APPLETON (2)	FOX CITIES BANK, F.S.B. (F)	
	APPLETON (1)	GREAT MIDWEST BANK, S.S.B. (S)	
	APPLETON (1)	HOME SAVINGS BANK, S.A. (S)	YES
	APPLETON (1)	NORTH SHORE BANK, F.S.B. (F)	
	APPLETON (1)	OSHKOSH S&L ASSOCIATION (S)	

COUNTY	CITY (#OFFICES)	ASSOCIATION NAME	HOME OFFICE?
	APPLETON (3)	SECURITY BANK, SSB (S)	
	FREEDOM (1)	EAST WISCONSIN S&L ASSOCIATION (S)	
	GRAND CHUTE (1)	HOME SAVINGS BANK, S.A. (S)	
	GRAND CHUTE (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	GRAND CHUTE (1)	UNITED S&LA (S)	
	HORTONVILLE (1)	NEW LONDON S&L ASSOCIATION (S)	
	KAUKAUNA (1)	EAST WISCONSIN S&L ASSOCIATION (S)	YES
	KIMBERLY (1)	EAST WISCONSIN S&L ASSOCIATION (S)	
	LITTLE CHUTE (1)	EAST WISCONSIN S&L ASSOCIATION (S)	
	LITTLE CHUTE (1)	HOME SAVINGS BANK, S.A. (S)	
	COUNTY TOTAL 20		
OZAUKEE	CEDARBURG (1)	FIRST OZAUKEE SAVINGS BANK, S.A. (S)	YES
	CEDARBURG (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	FREDONIA (1)	FIRST FINANCIAL-PORT SAVINGS BK, SA (S)	
	GRAFTON (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	GRAFTON (1)	FIRST OZAUKEE SAVINGS BANK, S.A. (S)	
	GRAFTON (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	MEQUON (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	PORT WASHINGTON (1)	FIRST FINANCIAL-PORT SAVINGS BK, SA (S)	YES
	PORT WASHINGTON (1)	UNITED S&LA (S)	
	SAUKEVILLE (1)	FIRST FINANCIAL-PORT SAVINGS BK, SA (S)	
	THIENSVILLE (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	THIENSVILLE (1)	ST. FRANCIS BANK, FSB (F)	
	COUNTY TOTAL 12		
PEPIN	DURAND (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	COUNTY TOTAL 1		
PIERCE	ELLSWORTH (1)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	
	RIVER FALLS (1)	FIRST FEDERAL SAV. BANK LAX-MADISON (F)	
	COUNTY TOTAL 2		
POLK	AMERY (1)	NORTHWEST FED. BANKING & SAV., FA (F)	YES
	FREDERIC (1)	MONYCOR SAVINGS BANK, FSB (F)	
	OSCEOLA (1)	MONYCOR SAVINGS BANK, FSB (F)	
	ST. CROIX FALLS (1)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	
	COUNTY TOTAL 4		
PORTAGE	PLOVER (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	STEVENS POINT (1)	AMERICAN EQUITY BANK, S.S.B. (S)	YES
	STEVENS POINT (1)	FIRST FINANCIAL BANK, F.S.B. (F)	YES
	COUNTY TOTAL 3		
PRICE	PARK FALLS (1)	NORTHLAND BANK OF WIS., S.S.B. (S)	
	PHILLIPS (1)	TIME FEDERAL SAVINGS BANK (F)	
	COUNTY TOTAL 2		
RACINE	BURLINGTON (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	BURLINGTON (1)	NORTH SHORE BANK, F.S.B. (F)	
	MT. PLEASANT (1)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	
	RACINE (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	RACINE (1)	GUARANTY BANK, S.S.B. (S)	
	RACINE (4)	NORTH SHORE BANK, F.S.B. (F)	
	RACINE (3)	REPUBLIC CAPITAL BANK, S.S.B. (S)	
	RACINE (4)	SECURITY BANK, SSB (S)	
	UNION GROVE (1)	MARQUETTE SAVINGS BANK, S.A. (S)	
	WATERFORD (1)	THE EQUITABLE BANK, S.S.B. (S)	
	COUNTY TOTAL 18		
RICHLAND	RICHLAND CENTER (1)	AMCHOR SAVINGS & LOAN ASSN (S)	
	RICHLAND CENTER (1)	FIRST FEDERAL SAV. BANK LAX-MADISON (F)	
	COUNTY TOTAL 2		

COUNTY	CITY (#OFFICES)	ASSOCIATION NAME	HOME OFFICE?
ROCK	BELOIT (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	BELOIT (2)	ROCK SAVINGS BANK, S.A. (S)	YES
	EVANSVILLE (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	JANESVILLE (2)	ANCHOR SAVINGS & LOAN ASSN (S)	
	JANESVILLE (1)	FIRST FEDERAL SAV. BANK LAX-MADISON (F)	
	JANESVILLE (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	JANESVILLE (2)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	JANESVILLE (1)	ROCK SAVINGS BANK, S.A. (S)	
	JANESVILLE (2)	THE EQUITABLE BANK, S.S.B. (S)	
	MILTON (1)	MILTON S&L ASSOCIATION (S)	YES
	COUNTY TOTAL 14		
RUSK	LADYSMITH (1)	LADYSMITH FEDERAL S&LA (F)	YES
	COUNTY TOTAL 1		
SAUK	BARABOO (2)	BARABOO FEDERAL BANK, FSB (F)	YES
	REEDSBURG (1)	WESTERN FEDERAL S&LA (F)	
	SAUK CITY (1)	BARABOO FEDERAL BANK, FSB (F)	
	COUNTY TOTAL 4		
SAWYER	HAYWARD (1)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	
	HAYWARD (1)	NORTHLAND BANK OF WIS., S.S.B. (S)	
	COUNTY TOTAL 2		
SHAWANO	SHAWANO (1)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	SHAWANO (1)	SECURITY BANK, SSB (S)	
	COUNTY TOTAL 2		
SHEBOYGAN	PLYMOUTH (1)	UNITED S&LA (S)	
	SHEBOYGAN (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	SHEBOYGAN (2)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	SHEBOYGAN (4)	UNITED S&LA (S)	YES
	SHEBOYGAN FALLS (1)	UNITED S&LA (S)	
	COUNTY TOTAL 9		
ST. CROIX	HUDSON (1)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	
	HUDSON (2)	FIRST FEDERAL SAV. BANK LAX-MADISON (F)	
	NEW RICHMOND (1)	NORTHWEST FED. BANKING & SAV., FA (F)	
	COUNTY TOTAL 4		
TAYLOR	MEDFORD (1)	TIME FEDERAL SAVINGS BANK (F)	YES
	COUNTY TOTAL 1		
TREMPEALEAU	ARCADIA (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	WHITEHALL (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	COUNTY TOTAL 2		
VERNON	HILLSBORO (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	VIROQUA (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	VIROQUA (1)	FIRST FEDERAL SAV. BANK LAX-MADISON (F)	
	COUNTY TOTAL 3		
VILAS	EAGLE RIVER (1)	SECURITY BANK, SSB (S)	
	COUNTY TOTAL 1		
WALWORTH	DELAVAN (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	DELAVAN (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	EAST TROY (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	ELKHORN (1)	FEDERATED BANK, S.S.B. (S)	
	ELKHORN (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	LAKE GENEVA (1)	ADVANTAGE BANK, S.S.B. (S)	
	LAKE GENEVA (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	WALWORTH (1)	REPUBLIC CAPITAL BANK, S.S.B. (S)	

COUNTY	CITY (#OFFICES)	ASSOCIATION NAME	HOME OFFICE?
	WHITEWATER (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	WHITEWATER (1)	REPUBLIC CAPITAL BANK, S.S.B. (S)	
	COUNTY TOTAL 10		
WASHBURN	SPOONER (1)	MONYCOR SAVINGS BANK, FSB (F)	
	COUNTY TOTAL 1		
WASHINGTON	GERMANTOWN (1)	FEDERATED BANK, S.S.B. (S)	
	GERMANTOWN (1)	THE EQUITABLE BANK, S.S.B. (S)	
	GERMANTOWN (1)	WEST BEND SAVINGS BANK, S.A. (S)	
	HARTFORD (1)	FEDERATED BANK, S.S.B. (S)	
	HARTFORD (1)	HARTFORD S&L ASSOCIATION (S)	YES
	JACKSON (1)	WEST BEND SAVINGS BANK, S.A. (S)	
	KEWASKUM (1)	WEST BEND SAVINGS BANK, S.A. (S)	
	RICHFIELD (1)	HARTFORD S&L ASSOCIATION (S)	
	SLINGER (1)	WEST BEND SAVINGS BANK, S.A. (S)	
	WEST BEND (1)	FEDERATED BANK, S.S.B. (S)	
	WEST BEND (1)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	
	WEST BEND (1)	GUARANTY BANK, S.S.B. (S)	
	WEST BEND (2)	WEST BEND SAVINGS BANK, S.A. (S)	YES
	COUNTY TOTAL 14		
WAUKESHA	BROOKFIELD (1)	CONTINENTAL SAVINGS BANK, S.A. (S)	
	BROOKFIELD (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	BROOKFIELD (1)	GREAT MIDWEST BANK, S.S.B. (S)	YES
	BROOKFIELD (2)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	BROOKFIELD (1)	NORTH SHORE BANK, F.S.B. (F)	YES
	BROOKFIELD (1)	SECURITY BANK, SSB (S)	
	BROOKFIELD (2)	THE EQUITABLE BANK, S.S.B. (S)	
	BUTLER (1)	FEDERATED BANK, S.S.B. (S)	YES
	ELM GROVE (1)	FEDERATED BANK, S.S.B. (S)	
	ELM GROVE (1)	REPUBLIC CAPITAL BANK, S.S.B. (S)	
	HARTLAND (1)	FEDERATED BANK, S.S.B. (S)	
	HARTLAND (1)	GREAT MIDWEST BANK, S.S.B. (S)	
	MENOMONEE FALLS (2)	FEDERATED BANK, S.S.B. (S)	
	MENOMONEE FALLS (1)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	
	MENOMONEE FALLS (1)	GUARANTY BANK, S.S.B. (S)	
	MENOMONEE FALLS (1)	SECURITY BANK, SSB (S)	
	MUKWONAGO (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	MUKWONAGO (1)	MITCHELL SAVINGS BANK, S.A. (S)	
	MUSKEGO (1)	ST. FRANCIS BANK, FSB (F)	
	NEW BERLIN (1)	BADGER BANK, S.S.B. (S)	
	NEW BERLIN (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	NEW BERLIN (1)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	
	NEW BERLIN (1)	ST. FRANCIS BANK, FSB (F)	
	NEW BERLIN (1)	WEST ALLIS SAVINGS BANK, S.A. (S)	
	OCONOMOWOC (1)	FEDERATED BANK, S.S.B. (S)	
	OCONOMOWOC (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	OCONOMOWOC (1)	SECURITY BANK, SSB (S)	
	PEWAUKEE (1)	BADGER BANK, S.S.B. (S)	
	SUSSEX (1)	FEDERATED BANK, S.S.B. (S)	
	WATERTOWN (1)	SECURITY BANK, SSB (S)	
	WAUKESHA (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	WAUKESHA (3)	FIRST FEDERAL SAVINGS BANK OF WIS. (F)	YES
	WAUKESHA (5)	FIRST FINANCIAL BANK, F.S.B. (F)	
	WAUKESHA (1)	NORTH SHORE BANK, F.S.B. (F)	
	WAUKESHA (1)	ST. FRANCIS BANK, FSB (F)	
	WAUKESHA (1)	WAUWATOSA S&LA (S)	
	COUNTY TOTAL 45		
WAUPACA	CLINTONVILLE (1)	UNITED S&LA (S)	
	MARION (1)	UNITED S&LA (S)	
	NEW LONDON (1)	NEW LONDON S&L ASSOCIATION (S)	YES
	WAUPACA (1)	SECURITY BANK, SSB (S)	
	COUNTY TOTAL 4		

COUNTY	CITY (#OFFICES)	ASSOCIATION NAME	HOME OFFICE?
WINNEBAGO	MENASHA (1)	FOX CITIES BANK, F.S.B. (F)	
	MENASHA (1)	HOME SAVINGS BANK, S.A. (S)	
	NEENAH (2)	FOX CITIES BANK, F.S.B. (F)	YES
	NEENAH (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	OSHKOSH (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	OSHKOSH (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	OSHKOSH (1)	FOX VALLEY S&L ASSOCIATION (S)	
	OSHKOSH (2)	OSHKOSH S&L ASSOCIATION (S)	YES
	OSHKOSH (1)	SECURITY BANK, SSB (S)	
	WINNECONNE (1)	OSHKOSH S&L ASSOCIATION (S)	
	COUNTY TOTAL 12		
WOOD	MARSHFIELD (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	MARSHFIELD (2)	MARSHFIELD SAVINGS BANK, S.A. (S)	YES
	MARSHFIELD (1)	TIME FEDERAL SAVINGS BANK (F)	
	NEKOOSA (1)	PAPER CITY SAVINGS ASSOCIATION (S)	YES
	WISCONSIN RAPIDS (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	WISCONSIN RAPIDS (1)	KEYSAVINGS BANK, S.A. (S)	YES
	WISCONSIN RAPIDS (1)	PAPER CITY SAVINGS ASSOCIATION (S)	
	COUNTY TOTAL 8		

538 STATE TOTAL

STATE ASSOCIATION HOME OFFICES	45
STATE ASSOCIATION OTHER OFFICES	282
FEDERAL ASSOCIATION HOME OFFICES	21
FEDERAL ASSOCIATION OTHER OFFICES	190
	538

Out of State Offices 17

BELLEVILLE, IL	FIRST FINANCIAL BANK, F.S.B. (F)
BELLEVILLE, IL	FIRST FINANCIAL BANK, F.S.B. (F)
COLUMBIA, IL	FIRST FINANCIAL BANK, F.S.B. (F)
EAST ST. LOUIS, IL	FIRST FINANCIAL BANK, F.S.B. (F)
ELMWOOD, IL	FIRST FINANCIAL BANK, F.S.B. (F)
FAIRVIEW HEIGHTS, IL	FIRST FINANCIAL BANK, F.S.B. (F)
FAIRVIEW HEIGHTS, IL	FIRST FINANCIAL BANK, F.S.B. (F)
GLEN CARBON, IL	FIRST FINANCIAL BANK, F.S.B. (F)
LIBERTYVILLE, IL	ADVANTAGE BANK, S.S.B. (S)
MILLSTADT, IL	FIRST FINANCIAL BANK, F.S.B. (F)
NORTH CHICAGO, IL	ADVANTAGE BANK, S.S.B. (S)
PEORIA, IL	FIRST FINANCIAL BANK, F.S.B. (F)
PEORIA, IL	FIRST FINANCIAL BANK, F.S.B. (F)
PEORIA, IL	FIRST FINANCIAL BANK, F.S.B. (F)
ROANOKE, IL	FIRST FINANCIAL BANK, F.S.B. (F)
WASHINGTON, IL	FIRST FINANCIAL BANK, F.S.B. (F)
WATERLOO, IL	FIRST FINANCIAL BANK, F.S.B. (F)

SAVINGS AND LOAN HOLDING COMPANIES

Holding Company	Association
Barron Bancshares, Inc 410 East LaSalle Avenue Barron, Wisconsin 54812	Monycor Savings Bank, F.S.B. 410 East LaSalle Avenue Barron, Wisconsin 54812
Clare Enterprises of Platteville, Inc. 345 West Pine Street Platteville, Wisconsin 53818	First Federal Savings and Loan Association of Platteville 35 East Main Street Platteville, Wisconsin 53818
First Federal Capital Corporation 605 State Street LaCrosse, Wisconsin 54601	First Federal Savings Bank - LaCrosse-Madison 605 State Street LaCrosse, Wisconsin 54601
First Financial Corporation 1305 Main Street Stevens Point, Wisconsin 54481	First Financial Bank, F.S.B. 1305 Main Street Stevens Point, Wisconsin 54481
	First Financial-Port Savings Bank, S.A. 222 North Wisconsin Street Port Washington, Wisconsin 53074
Republic Capital Group, Inc. 500 West Brown Deer Road Milwaukee, Wisconsin 53217	Republic Capital Bank, S.S.B. 500 West Brown Deer Road Milwaukee, Wisconsin 53217
	Home Savings Bank, S.A. 320 East College Avenue Appleton, Wisconsin 54911
	Peerless Federal Savings Bank 4930 North Milwaukee Avenue Chicago, Illinois 60630
Universal Mortgage Corporation of Wisconsin 744 North 4th Street Milwaukee, Wisconsin 53203	Universal Savings Bank, F.A. 754 North 4th Street Milwaukee, Wisconsin 53203

CHANGES AFFECTING
STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS
DURING 1990

ABSORPTIONS APPROVED

Absorbing Association	Absorbed Association
Federated Bank, S.S.B. 12300 West Center Street Wauwatosa, Wisconsin 53222	Hopkins Savings and Loan Association 2600 North Mayfair Road Wauwatosa, Wisconsin 53226
Anchor Savings and Loan Association 25 West Main Street Madison, Wisconsin 53703	Viroqua Federal Savings and Loan Association 102 South Rock Avenue Viroqua, Wisconsin 54665

APPLICATION TO CONVERT FROM MUTUAL TO STOCK APPROVED

Association
Hopkins Savings and Loan Association 2600 North Mayfair Road Wauwatosa, Wisconsin 53226

JURISDICTIONAL CHARTER CONVERSIONS APPROVED

Association	Corporate Charter
St. Francis Savings and Loan Association 3545 South Kinnickinnic Avenue Milwaukee, Wisconsin 53207	St. Francis Bank, F.S.B.
Twin City Savings and Loan Association 108 East Wisconsin Avenue Neenah, Wisconsin 54957	Fox Cities Bank, F.S.B.
Viroqua Federal Savings and Loan Association 102 South Rock Avenue Viroqua, Wisconsin 54665 (To facilitate its absorption by Anchor Savings and Loan Association)	Viroqua Savings and Loan Association

NEW BRANCH OFFICES APPROVED

Association	Location
Wisconsin Savings Bank, S.A. 909 Superior Avenue Tomah, Wisconsin 54660	1110 North Superior Avenue Tomah, Wisconsin (Until 11/1/90 only)

BRANCH OFFICES ESTABLISHED BY ABSORPTION

Association	Location
Federated Bank, S.S.B. 12300 West Center Street Wauwatosa, Wisconsin 53226	2600 North Mayfair Road Wauwatosa, Wisconsin 53226 (Former Hopkins Savings and Loan Association Home Office)
	17 North Washington Street Elkhorn, Wisconsin
	37 East Milwaukee Area Fort Atkinson, Wisconsin
	N112 W15800 Mequon Road Germantown, Wisconsin

	160 East Capitol Drive Hartland, Wisconsin
	7901 West Burleigh Street Milwaukee, Wisconsin (Former Hopkins Savings and Loan Association Executive Office)
	310 West Wisconsin Avenue Milwaukee, Wisconsin
Anchor Savings and Loan Association 25 West Main Street Madison, Wisconsin 53704	102 South Rock Avenue Viroqua, Wisconsin 54665 (Former Viroqua Federal Savings and Loan Association Home Office)

LIMITED OFFICES APPROVED (215.13(36), Stats.)

Association	Location
Guaranty Bank, S.S.B. 7901 West Brown Deer Road Milwaukee, Wisconsin 53223	220 120th Avenue, N.E. Bellevue, WA

APPLICATION TO ORGANIZE APPROVED

Association

Viroqua Federal Savings and Loan Association
102 South Rock Avenue
Viroqua, Wisconsin 54665
(In connection with its merger with Anchor Savings and Loan Association)

EXECUTIVE OFFICE RELOCATIONS

Association		Location
Federated Bank, S.S.B.	From:	12300 West Center Street Wauwatosa, Wisconsin
	To:	2600 North Mayfair Road Wauwatosa, Wisconsin
United Savings and Loan Association	From:	512 South 8th Street Sheboygan, Wisconsin
	To:	1441 North Taylor Drive Sheboygan, Wisconsin

OFFICES CLOSED

Association	Location
Federated Bank, S.S.B. 2600 North Mayfair Road	2495 North 124th Street Wauwatosa, Wisconsin
	6901 West Capitol Drive Milwaukee, Wisconsin

NAME CHANGES APPROVED

American Savings and Loan Association
640 Division Street
P. O. Box 148
Stevens Point, Wisconsin 54481
To: American Equity Bank, S.S.B.

Badger Savings Association
3970 North Oakland Avenue
Shorewood, Wisconsin 53211
To: Badger Bank, S.S.B.

Great Midwest Savings and Loan Association
15900 Bluemound Road
Brookfield, Wisconsin 53005
To: Great Midwest Bank, S.S.B.

Kenosha Savings and Loan Association
5935 7th Avenue
P. O. Box 728
Kenosha, Wisconsin 53141
To: Advantage Bank, S.S.B.

Marquette Savings and Loan Association
10533 West National Avenue
West Allis, Wisconsin 53227
To: Marquette Savings Bank, S.A.

Security Savings and Loan Association
184 West Wisconsin Avenue
Madison, Wisconsin 53203
To: Security Bank, S.S.B.

South Milwaukee Savings and Loan Association
1015 Marquete Avenue
South Milwaukee, Wisconsin 53172
To: Marquette Savings Bank, S.A.

Tomahawk Savings and Loan Association
15 East Wisconsin Avenue
P. O. Box 159
Tomahawk, Wisconsin 54487
To: Tomahawk Community Bank, S.S.B.

West Bend Savings and Loan Association
One Savings Center
P. O. Box 437
West Bend, Wisconsin 53095
To: West Bend Savings Bank, S.A.

Wisconsin Rapids Savings and Loan Association
811 East Grand Avenue
P. O. Box 669
Wisconsin Rapids, Wisconsin 54495
To: KeySavings Bank, S.A.

ALL STATE CHARTERED SAVINGS AND LOAN ASSOCIATION OFFICES
IN WISCONSIN

AT

DECEMBER 31, 1990

STATE CHARTERED SAVINGS AND LOAN OFFICES

DECEMBER 31, 1990

ADVANTAGE BANK, S.S.B.
5935 7TH AVE.
KENOSHA 53140

PAUL P. GERGEN, CEO
(414) 658-4861

OTHER OFFICES
7535 PERSHING BLVD., KENOSHA
4235 52ND ST., KENOSHA
8035 22ND AVE., KENOSHA
410 BROAD ST., LAKE GENEVA
1113 S. MILWAUKEE AVE., LIBERTYVILLE, IL
1011 14TH ST., NORTH CHICAGO, IL
25100 75TH ST., PADDOCK LAKE
TOTAL OF OTHER OFFICES 7

AMERICAN EQUITY BANK, S.S.B.
640 DIVISION ST.
STEVENS POINT 54481

DONALD D. KROPIDLOWSKI, CEO
(715) 344-8080

ANCHOR SAVINGS & LOAN ASSN
25 W. MAIN ST.
MADISON 53703

DOUGLAS J. TIMMERMAN, CEO
(608) 252-8700

OTHER OFFICES
106 W. OAK ST., BOSCOBEL
302 BAY ST., CHIPPEWA FALLS
150 N. LUDINGTON ST., COLUMBUS
200 S. MAIN ST., CUBA CITY
315 MAIN ST., DARLINGTON
601 S. MAIN ST., DEFOREST
500 E. WALWORTH AVE., DELAVAN
338 NORTH IOWA ST., DODGEVILLE
840 WATER ST., HILLSBORO
2215 HOLIDAY DR., JANESVILLE
100 W. RACINE ST., JANESVILLE
772 MAIN ST., LAKE GENEVA (Limited Office - 215.13(36) stats)
708 N. MADISON ST., LANCASTER
5734 RAYMOND RD., MADISON
2929 N. SHERMAN AVE., MADISON
302 N. MIDVALE BLVD., MADISON
333 WESTFIELD RD., MADISON
4702 EAST TOWN BLVD., MADISON
216 COTTAGE GROVE RD., MADISON
4595 W. BELTLINE HWY., MADISON
2000 ATWOOD AVE., MADISON
6200 CENTURY AVE., MIDDLETON
2401 W. BROADWAY, MONONA
5700 MONONA AVE., MONONA
1712 12th ST., MONROE
300 E. MAIN ST., MT. HOREB
606 HWY. 69, NEW GLARUS
705 N. MAIN ST., OREGON
1775 WITZEL AVENUE, OSHKOSH (Limited Office - 215.13(36) stats)
80 S. COURT ST., PLATTEVILLE
600 E. BLACKHAWK AVE., PRAIRIE DU CHIEN
187 S. CENTRAL AVE., RICHLAND CENTER
1516 W. MAIN ST., SUN PRAIRIE
420 W. VERONA AVE., VERONA
102 S. ROCK AVE. (P.O. BOX 431), VIROQUA
204A S. CENTURY AVE., WAUKESHA
TOTAL OF OTHER OFFICES 36

BADGER BANK, S.S.B.
3970 N. OAKLAND AVE.
MILWAUKEE 53211

JOHN C. PATZKE, CEO
(414) 964-6050

OTHER OFFICES
5817 W. FOREST HOME AVE., MILWAUKEE
4230 W. OKLAHOMA AVE., MILWAUKEE
7927 W. CAPITOL DR., MILWAUKEE
12800 W. NATIONAL AVE., NEW BERLIN

120 E. WISCONSIN AVE., PEWAUKEE
TOTAL OF OTHER OFFICES 5

COLUMBIA SAVINGS & LOAN ASSN — THALIA B. WINFIELD, CEO
2000 W. FOND du LAC AVE. — (414) 374-0486
MILWAUKEE 53205

CONTINENTAL SAVINGS BANK, S.A. — WILLIAM P. PODEWILS, CEO
1930 E. NORTH AVE. — (414) 224-0700
MILWAUKEE 53202

OTHER OFFICES
17160 W. NORTH AVE., BROOKFIELD
4301 W. BROWN DEER RD., BROWN DEER
5480 S. 108TH ST., HALES CORNERS
2110 E. OKLAHOMA AVE., MILWAUKEE
3328 W. VILLARD AV., MILWAUKEE
7515 W. GOOD HOPE RD., MILWAUKEE
TOTAL OF OTHER OFFICES 6

EAST WISCONSIN S&L ASSOCIATION — LEE J. SCHMALZ, CEO
109 W. SECOND ST. — (414) 766-4646
KAUKAUNA 54130

OTHER OFFICES
501 E. WISCONSIN AVE., APPLETON
10595 COLUMBIA AVE., FREEDOM
220 W. KIMBERLY, KIMBERLY
1805 E. MAIN ST., LITTLE CHUTE
TOTAL OF OTHER OFFICES 4

EMPLOYES' MUTUAL SB&L ASSOCIATION — RAYMOND L. LEPPER, CEO
231 W. MICHIGAN ST. — (414) 221-3451
MILWAUKEE 53203

FEDERATED BANK, S.S.B. — ROBERT B. PIETERS, CEO
13195 W. HAMPTON AVE. — (414) 774-6500
BUTLER 53222

OTHER OFFICES
17 N. WASHINGTON ST., ELKHORN
945 ELM GROVE RD., ELM GROVE
37 E. MILWAUKEE AVE., FORT ATKINSON
N112 W15800 MEQUON RD., GERMANTOWN
1472 E. SUMNER ST., HARTFORD
160 E. CAPITOL DR., HARTLAND
606 WASHINGTON ST., HORICON
N88 W16586 APPLETON AVE., MENOMONEE FALLS
N78 W14545 APPLETON AVE., MENOMONEE FALLS
7901 W. BURLEIGH ST., MILWAUKEE
310 W. WISCONSIN AVE., MILWAUKEE
175 E. WISCONSIN AVE., OCONOMOWOC
N63 W24300 HIGHWAY 74, SUSSEX
2600 N. MAYFAIR RD., WAUWATOSA (Executive Office)
2165 W. WASHINGTON ST., WEST BEND
TOTAL OF OTHER OFFICES 15

FIRST FINANCIAL-PORT SAVINGS BK, SA — DUANE NADOLSKI, CEO
222 N. WISCONSIN ST. — (414) 284-2641
PORT WASHINGTON 53074

OTHER OFFICES
211 N. HIGHLAND DR., FREDONIA
135 S. MILL ST., SAUKEVILLE
TOTAL OF OTHER OFFICES 2

FIRST NORTHERN SAVINGS BANK, S.A. — MICHAEL D. MEEUWSEN, CEO
201 N. MONROE AVE., P.O. BOX 100 — (414) 437-7101
GREEN BAY 54305

OTHER OFFICES
2357 S. ONEIDA ST., ASHWAUBENON
314 N. MAIN ST., BRILLION

315 HWY. 141, CRIVITZ
114 S. 9TH ST., DE PERE
2255 UNIVERSITY AVE., GREEN BAY
2350 E. MASON ST., GREEN BAY
2603 GLENDALE AVE., GREEN BAY
622 FREMONT ST., KIEL
2314 ROOSEVELT RD., MARINETTE
830 PIERCE AVE., MARINETTE
2205 WISCONSIN AVE., NEW HOLSTEIN
616 FRENCH ST., PESHTIGO
911 E. GREEN BAY RD., SHAWANO
1227 EGG HARBOR RD., STURGEON BAY
TOTAL OF OTHER OFFICES 14

FIRST OZAUKEE SAVINGS BANK, S.A.
W61 N526 WASHINGTON AVE., P.O. 121
CEDARBURG 53012
RUSSELL S. JONES, CEO
(414) 377-0750

OTHER OFFICES
1238 12TH AVE., GRAFTON
TOTAL OF OTHER OFFICES 1

FOX VALLEY S&L ASSOCIATION
51 E. FIRST ST., P.O. BOX 1216
FOND DU LAC 54935
ALLEN J. KNUTH, CEO
(414) 921-7220

OTHER OFFICES
841 W. JOHNSON ST., FOND DU LAC
299 PARK PLAZA, OSHKOSH
101 S. MADISON, WAUPUN
TOTAL OF OTHER OFFICES 3

GREAT MIDWEST BANK, S.S.B.
15900 W. BLUEMOUND RD.
BROOKFIELD 53005
MICHAEL J. DOYLE, CEO
(414) 784-4400

OTHER OFFICES
135 E. COLLEGE, APPLETON
505 W. BROWN DEER RD., BAYSIDE
24 S. MADISON, CHILTON
5150 S. 76TH ST., GREENDALE
4775 S. 27TH ST., GREENFIELD
600 HARTBROOK DR., HARTLAND
6702 ODANA RD., MADISON
2902 DRYDEN DR., MADISON
8400 W. SILVER SPRING DR., MILWAUKEE
5732 W. OKLAHOMA AVE., MILWAUKEE
734 N. JACKSON, MILWAUKEE
10269 W. NATIONAL AVE., WEST ALLIS
TOTAL OF OTHER OFFICES 12

GUARANTY BANK, S.S.B.
7901 W. BROWN DEER RD.
MILWAUKEE 53223
GERALD J. LEVY, CEO
(414) 355-3000

OTHER OFFICES
12655 W. CAPITOL DR., BROOKFIELD
450 W. SILVER SPRING DR., GLENDALE
4661 S. 27TH ST., GREENFIELD
N95 W18311 COUNTY LINE RD., MENOMONEE FALLS
161 W. WISCONSIN AVE., MILWAUKEE
7601 W. HAMPTON, MILWAUKEE
3030 LATHROP AVE., RACINE
876 S. MAIN ST., WEST BEND
TOTAL OF OTHER OFFICES 8

HARTFORD S&L ASSOCIATION
55 E. SUMNER ST.
HARTFORD 53027
ROBERT F. KLOCKOW, CEO
(414) 673-2390

OTHER OFFICES
118 E. OAK ST., JUNEAU
1288 HWY. 175, RICHFIELD
TOTAL OF OTHER OFFICES 2

HOME SAVINGS AND LOAN ASSOCIATION
2 S. CARROLL ST.
MADISON 53703

JAMES R. BRADLEY, JR., CEO
(608) 283-2800

OTHER OFFICES
7701 MINERAL POINT RD., MADISON
1438 NORTHPORT DR., MADISON
400 W. MAIN ST., STOUGHTON
TOTAL OF OTHER OFFICES 3

HOME SAVINGS BANK, S.A.
320 E. COLLEGE AVE.
APPLETON 54912

P. SCOTT CARSON, CEO
(414) 749-7200

OTHER OFFICES
2835 W. COLLEGE AVE., GRAND CHUTE
201 E. MAIN ST., LITTLE CHUTE
1500 APPLETON RD., MENASHA
TOTAL OF OTHER OFFICES 3

HORIZON SAVINGS BANK, S.A.
7400 W. OKLAHOMA AVE.
WEST ALLIS 53219

THOMAS R. BOERNER, CEO
(414) 327-1200

OTHER OFFICES
6279 S. 27TH ST., GREENFIELD
5620 S. 108TH ST., HALES CORNERS
3418 W. NATIONAL AVE., MILWAUKEE
TOTAL OF OTHER OFFICES 3

KEYSAVINGS BANK, S.A.
811 E. GRAND AVE. (P.O. BOX 669)
WISCONSIN RAPIDS 54495

EARL L. STAEGE, CEO
(715) 423-6460

LINCOLN SAVINGS BANK, S.A.
3131 S. 13TH ST.
MILWAUKEE 53215

ROBERT J. BLONSKI, CEO
(414) 645-1207

OTHER OFFICES
5400 W. FOREST HOME AVE., MILWAUKEE
TOTAL OF OTHER OFFICES 1

MARATHON S&L ASSOCIATION
500 SCOTT ST.
WAUSAU 54401

RALPH K. SCHLITZ, SR., CEO
(715) 845-7331

OTHER OFFICES
307 THIRD ST., MOSINEE
1045 E. GRAND BLVD., ROTHSCHILD
TOTAL OF OTHER OFFICES 2

MARQUETTE SAVINGS BANK, S.A.
10533 W. NATIONAL AVE.
WEST ALLIS 53227

DON M. JANKE, CEO
(414) 327-3700

OTHER OFFICES
10600 W. SILVER SPRING DR., MILWAUKEE
2539 W. GREENFIELD AVE., MILWAUKEE
1101 MAIN ST., UNION GROVE
TOTAL OF OTHER OFFICES 3

MARSHFIELD SAVINGS BANK, S.A.
208 W. 5TH ST. (P.O. BOX 608)
MARSHFIELD 54449

ROBERT N. LOTZER, CEO
(715) 387-1122

OTHER OFFICES
1400 N. CENTRAL AVE., MARSHFIELD
TOTAL OF OTHER OFFICES 1

MAYVILLE S&L ASSOCIATION
200 S. MAIN ST.
MAYVILLE 53050

JEFFREY J. LABOMASCUS, CEO
(414) 387-2310

MILTON S&L ASSOCIATION
110 PARKVIEW DR.
MILTON 53563

GERALD D. TURNER, CEO
(608) 868-7603

MITCHELL SAVINGS BANK, S.A.
7001 W. EDGERTON AVE.
GREENFIELD 53220

RUDOLPH J. TALSKY, CEO
(414) 421-8200

OTHER OFFICES
9000 W. DREXEL AVE., FRANKLIN
1605 W. MITCHELL ST., MILWAUKEE
730 FOX ST., HIGHWAY ES, MUKWONAGO
TOTAL OF OTHER OFFICES 3

MUTUAL SAVINGS BANK OF WIS., S.A.
510 E. WISCONSIN AVE.
MILWAUKEE 53202

MICHAEL T. CROWLEY, JR., CEO
(414) 272-8000

OTHER OFFICES
130 W. MAPLE AVE., BEAVER DAM
3 BELOIT MALL SHOPPING CENTER, BELOIT
103 E. HURON ST., BERLIN
17100 W. CAPITOL DR., BROOKFIELD
400 N. MOORLAND RD., BROOKFIELD
7700 W. BROWN DEER RD., BROWN DEER
W62 N248 WASHINGTON AVE., CEDARBURG
835 JOHNSON ST., FOND DU LAC
5900 N. PORT WASHINGTON RD., GLENDALE
690 HIGHWAY 57, GRAFTON
4323 W. WISCONSIN AVE., GRAND CHUTE
5300 S. 76TH ST., GREENDALE
101 E. MILWAUKEE ST., JANESVILLE
2500 MILTON AVE., JANESVILLE
23 S. PINCKNEY, MADISON
5521 ODANA RD., MADISON
11249 N. PORT WASHINGTON RD., MEQUON
6209 CENTURY AVE., MIDDLETON
6801 W. OKLAHOMA AVE., MILWAUKEE
8050 W. CAPITOL DR., MILWAUKEE
4812 W. BURLEIGH ST., MILWAUKEE
3847 S. HOWELL AVE., MILWAUKEE
3340 S. 27TH ST., MILWAUKEE
5320 MONONA DR., MONONA
101 W. WISCONSIN AVE., NEENAH
8780 S. HOWELL AVE., OAK CREEK
145 E. COOK ST., PORTAGE
730 N. 9TH ST., SHEBOYGAN (Extended Office)
804 N. 7TH ST., SHEBOYGAN
208 N. MAIN ST., THIENSVILLE
2500 N. MAYFAIR RD., WAUWATOSA
10296 W. NATIONAL AVE., WEST ALLIS
TOTAL OF OTHER OFFICES 32

NEW LONDON S&L ASSOCIATION
101 PARK ST.
NEW LONDON 54961

RALPH N. MARTEN, CEO
(414) 982-4701

OTHER OFFICES
209 S. NASH ST., HORTONVILLE
TOTAL OF OTHER OFFICES 1

NORTHLAND BANK OF WIS., S.S.B.
221 4TH AVE. WEST
ASHLAND 54806

MICHAEL V. MASTERSON, CEO
(715) 682-9371

OTHER OFFICES
117 S. BROAD ST., BAYFIELD
10 MAIN STREET, HAYWARD
117 SECOND AVE., NORTH, HURLEY

420 S. MAIN STREET, IRON RIVER
575 OLD HIGHWAY 51, MINOCQUA
1414 S. 4TH AVE., PARK FALLS
104 S. WASHINGTON, WASHBURN
TOTAL OF OTHER OFFICES 7

OSHKOSH S&L ASSOCIATION — RONALD J. TIMMERMAN, CEO
420 S. KOELLER ST. — (414) 236-3680
OSHKOSH 54901

OTHER OFFICES
1220 W. NORTHLAND AVE., APPLETON
137 E. HURON ST., BERLIN
16 WASHINGTON AVE., OSHKOSH
927 E. MAIN ST., WINNECONNE
TOTAL OF OTHER OFFICES 4

PAPER CITY SAVINGS ASSOCIATION — RICHARD A. KALSCHEUR, CEO
226 MARKET ST. (P.O. BOX 98) — (715) 886-4800
NEKOOSA 54457

OTHER OFFICES
3211 8TH ST. SOUTH, WISCONSIN RAPIDS
TOTAL OF OTHER OFFICES 1

RELIANCE S&L ASSOCIATION — O. WILLIAM HELD, CEO
3140 S. 27TH ST. — (414) 671-2222
MILWAUKEE 53215

REPUBLIC CAPITAL BANK, S.S.B. — RICHARD M. BROPHY, CEO
500 W. BROWN DEER RD., P.O. 17995 — (414) 352-4080
MILWAUKEE 53217

OTHER OFFICES
12850 W. BLUEMOUND RD., ELM GROVE
2100 W. GOOD HOPE RD., GLENDALE
4375 S. 76TH ST., GREENFIELD
8018 22ND AVE., KENOSHA
1960 22ND AVE., KENOSHA
5631 6TH AVE., KENOSHA
73 W. TOWNE MALL, MADISON
4302 EAST TOWNE BLVD., MADISON
6131 W. CENTER ST., MILWAUKEE
5500 W. CAPITOL DR., MILWAUKEE
8200 W. BROWN DEER RD., MILWAUKEE
7617 W. BLUEMOUND RD., MILWAUKEE
1201 N. 35TH ST., MILWAUKEE
3935 DOUGLAS AVE., RACINE
3009 WASHINGTON AVE., RACINE
6115 WASHINGTON AVE., RACINE
4201 N. OAKLAND AVE., SHOREWOOD
549 KENOSHA ST., WALWORTH
1058 MAIN ST., WHITEWATER
TOTAL OF OTHER OFFICES 19

ROCK SAVINGS BANK, S.A. — JOHN T. BENNETT, CEO
531 E. GRAND AVE. — (608) 364-9044
BELOIT 53511

OTHER OFFICES
2741 PRAIRIE AVE., BELOIT
1901 HOLLIDAY DR., JANESVILLE
TOTAL OF OTHER OFFICES 2

SECURITY BANK, SSB — WILLIAM G. SCHUETT, CEO
184 W. WISCONSIN AVE. — (414) 273-1900
MILWAUKEE 53203

OTHER OFFICES
510 SECOND ST., ALGOMA
1920 LIBAL ST., ALLOUEZ (Limited Office - 215.13(36) stats)
640 SUPERIOR ST., ANTIGO (Extended Office)
724 FIFTH AVE., ANTIGO

2829 N. MEADE ST., APPLETON
2009 E. CALUMET ST., APPLETON
59 PARK PL., APPLETON (Limited Office - 215.13(36) stats)
2120 S. RIDGE RD., ASHWAUBENON
2225 N. CALHOUN RD., BROOKFIELD
108 N. LAKE ST., CRANDON
4677 S. PACKARD AVE., CUDAHY
802 GEORGE ST., DE PERE
211 S. 1ST ST., EAGLE RIVER
5555 N. PORT WASHINGTON RD., GLENDALE
1087 VELP AVE., GREEN BAY (Limited Office - 215.13(36) stats)
1684 MAIN ST., GREEN BAY
234 S. ADAMS ST., GREEN BAY
1530 W. MASON ST., GREEN BAY
1334 ELLIS ST., KEWAUNEE
434 S. GAMMON RD., MADISON
2800 ROOSEVELT RD., MARINETTE
N85 W16085 APPLETON AVE., MENOMONEE FALLS
6645 W. OKLAHOMA AVE., MILWAUKEE
9049 N. 76TH ST., MILWAUKEE
7600 W. LAYTON AVE., MILWAUKEE
7100 W. CENTER ST., MILWAUKEE
2701 W. NATIONAL AVE., MILWAUKEE
4534 W. NORTH AVE., MILWAUKEE
326 E. WISCONSIN AVE., OCONOMOWOC
347 N. SAWYER ST., OSHKOSH
5100 WASHINGTON AVE., RACINE
3215 DOUGLAS AVE., RACINE
4100 DURAND AVE., RACINE
468 COLLEGE AVE., RACINE
4 S. BROWN ST., RHINELANDER
1135 GRAND AVE., ROTHSCHILD
401 E. GREEN BAY ST., SHAWANO
624 ANDERSON ST., THREE LAKES
808 E. MAIN ST., WATERTOWN
114 E. UNION ST., WAUPACA
2001 STEWART AVE., WAUSAU
400 4TH ST., WAUSAU
933 N. MAYFAIR RD., WAUWATOSA (Limited Office - 215.13(36) stats)
9210 W. NORTH AVE., WAUWATOSA
2555 S. 108TH ST., WEST ALLIS
5812 W. BURNHAM ST., WEST ALLIS
TOTAL OF OTHER OFFICES 46

SOUTH MILWAUKEE SAVINGS BANK, S.A.
1015 MARQUETTE AVE.
SOUTH MILWAUKEE 53172
OLIVER R. DeGROOT, CEO
(414) 762-7600

SUPERIOR S&L ASSOCIATION
1130 TOWER AVE.
SUPERIOR 54880
DAVID H. STACK, CEO
(715) 394-7778

OTHER OFFICES
28TH ST. AND HILL AVE., SUPERIOR
TOTAL OF OTHER OFFICES 1

THE EQUITABLE BANK, S.S.B.
5225 S. 108TH ST. (P.O. BOX 329)
HALES CORNERS
CHARLES R. PITTELKOW, CEO
(414)425-4321

OTHER OFFICES
21215 N. MORELAND BLVD., BROOKFIELD
14545 W. CAPITOL DR., BROOKFIELD
N96 W17698 COUNTY LINE RD., GERMANTOWN
200 W. MILWAUKEE ST., JANESVILLE
1800 MILTON AVE., JANESVILLE
233 E. WISCONSIN AVE., MILWAUKEE
212 W. MAIN, WATERFORD
2675 N. MAYFAIR RD., WAUWATOSA
7532 W. OKLAHOMA AVE., WEST ALLIS
417 E. SILVER SPRING DR., WHITEFISH BAY
TOTAL OF OTHER OFFICES 10

TOMAHAWK COMMUNITY BANK, S.S.B.
15 E. WISCONSIN AVE.
TOMAHAWK 54487

JAMES S. DENTLER, CEO
(715) 453-2144

UNITED S&LA
604 NORTH 8TH STREET
SHEBOYGAN 53081

WILLIAM F. GEHRKE, CEO
(414) 458-9000

OTHER OFFICES
2300 S. ONEIDA ST., ASHWAUBENON
10TH & HEMLOCK, CLINTONVILLE
5150 N. PORT WASHINGTON RD., GLENDALE (Limited Office - 215.13(36) stats)
4321 W. COLLEGE AVE., GRAND CHUTE (Limited Office - 215.13(36) stats)
MID CITIES MALL, MANITOWOC
1013 S. 8TH ST., MANITOWOC
223 E. PERRY AVE., MARION
315 E. MILL ST., PLYMOUTH
101 W. GRAND AVE., PORT WASHINGTON
1441 TAYLOR DRIVE, SHEBOYGAN (Executive Office)
2315 S. BUSINESS DR., SHEBOYGAN
2109 NORTH AVE., SHEBOYGAN
414 BUFFALO ST., SHEBOYGAN FALLS
TOTAL OF OTHER OFFICES 13

WAUWATOSA S&LA
7500 W. STATE ST.
WAUWATOSA 53213

RAYMOND J. PERRY, CEO
(414) 258-5880

OTHER OFFICES
6560 S. 27TH ST., OAK CREEK
1710 PARAMOUNT DR., WAUKESHA
TOTAL OF OTHER OFFICES 2

WEST ALLIS SAVINGS BANK, S.A.
7401 W. GREENFIELD AVE.
MILWAUKEE 53214

JAMES D. SMESSAERT, CEO
(414) 778-4600

OTHER OFFICES
5105 SOUTH 27TH STREET, MILWAUKEE
15600 W. CLEVELAND AVE., NEW BERLIN
TOTAL OF OTHER OFFICES 2

WEST BEND SAVINGS BANK, S.A.
ONE SAVINGS CENTER (P.O. BOX 437)
WEST BEND 53095

RICHARD A LARSON, CEO
(414) 334-5563

OTHER OFFICES
N112 W17171 MEQUON RD., GERMANTOWN
N168 W21920 MAIN STREET, JACKSON
114 MAIN ST., KEWASKUM
319 E. WASHINGTON, SLINGER
1445 W. WASHINGTON ST., WEST BEND
TOTAL OF OTHER OFFICES 5

WISCONSIN SAVINGS BANK, S.A.
1002 SUPERICR AVE.
TOMAH 54660

ROBERT HOLMES, CEO
(608) 372-2198

OTHER OFFICES
185 S. MAIN ST., ADAMS
112 MAIN ST., ELROY
130 N. UNION ST., MAUSTON
201 E. BRIDGE ST., NEW LISBON
116 W. OAK ST., SPARTA
TOTAL OF OTHER OFFICES 5

PROGRESS REPORT
OF
STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS
FROM
1910 THROUGH 1990

YEAR	NUMBER OF ASSOC.	NUMBER OF BRANCHES	TOTAL ASSETS	TOTAL DEPOSITS	TOTAL NET WORTH
1910	60		$ 6,180,607	$ 5,104,697	$ 538,771
1915	74		14,228,401	12,937,463	316,461
1920	97		43,641,142	39.217,022	1,020,726
1925	167		149,648,269	132,719,926	3,547,694
1930	188		290,625,985	271,824,504	6,820,830
1935	183		191,437,860	166,771,503	13,453,347
1940	124		116,747,368	96,779,358	9,311,417
1945	113		134,358,354	112,243,560	13,510,616
1950	113		263,408,389	209,256,214	23,612,039
1955	114		666,777,759	568,755,542	43,502,024
1960	114		1,222,093,134	1,050,067,556	89,819,842
1965	109		1,829,262,022	1,566,522,215	135,730,643
1970	95	38	2,627,280,401	2,213,535,543	212,055,100
1975	87	181	5,196,433,224	4,372,429,406	349,844,022
1976	85	209	6,008,876,982	5,131,480,908	386,127,796
1977	85	232	6,987,186,369	5,916,344,435	435,517,191
1978	84	292	8,895,936,269	7,349,992,432	545,516,830
1979	83	320	9,807,974,919	8,072,509,194	618,859,517
1980	81	355	10,713,958,589	9,033,006,769	680,372,693
1981	79	376	11,038,736,366	9,332,084,287	647,041,665
1982	66	397	11,205,350,748	9,735,646,639	598,548,521
1983	65	404	11,987,296,589	10,677,687,939	643,664,848
1984	63	401	12,741,432,341	11,127,133,499	709,163,909
1985	60	406	13,041,851,968	11,454,632,446	781,460,458
1986	59	411	13,496,682,978	11,669,748,234	919,917,322
1987	55	422	14,004,801,220	11,948,038,587	987,442,807
1988	53	414	14,562,082,529	12,407,535,355	1,078,004,635
1989	48	304	11,309,030,788	9,557,265,357	959,572,531
1990	45	283	10,625,951,775	9,177,579,213	936,784,578

STATEMENT FOR ALL STATE CHARTERED ASSOCIATIONS
IN WISCONSIN

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 1,271,995,774	Deposit accounts	$ 9,177,579,213
Mortgage backed securities	872,875,082	Borrowed funds	268,625,361
Mortgage loans	7,033,004,360	Tax and insurance escrow	59,537,408
Consumer loans	783,109,877	Other liabilities	183,425,215
Non-mortgage commercial loans	160,353,343		
Repossessed assets	52,689,560	Total liabilities	$ 9,689,167,197
Equity invest. in subsidiaries	55,551,064		
Real estate investments	17,768,688	Capital stock & surplus	$ 52,146,517
Office properties and equipment	141,853,410	Retained earnings	884,638,061
Intangible assets	16,831,988		
Other assets	219,918,629	Total net worth	$ 936,784,578
TOTAL	$10,625,951,775	TOTAL	$10,625,951,775

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 307,103,712
Cash and securities	$ 101,106,555		
Mortgage loans & mtg. securities	785,258,291	General & administrative exp:	
Other loans & other loan secur.	103,293,677	Compensation and benefits	$ 108,485,250
Total interest & dividends	$ 989,658,523	Advertising and promotion	10,687,477
		Office occupancy & equipment	35,195,897
Interest expense:		Audit/exam/FDIC	21,868,373
Deposits and escrow	$ 676,327,321	Other	60,296,597
Borrowed funds	27,623,523	Total gen. & admin. expense	$ 236,533,594
Total interest expense	$ 703,950,844		
		Income before income taxes and extraordinary items	$ 70,570,118
Net interest income	$ 285,707,679		
		Income taxes	25,787,431
Provision for & actual losses on loans & repossessed assets (net)	37,645,787		
		Inc. before extraordinary items	$ 44,782,687
Net interest income after losses and provisions for losses	$ 248,061,892	Extraordinary items	41,262
		Net income (loss)	$ 44,823,949
Other income:			
Loan fees and charges	19,962,631		
Investment security gains (loss)	385,936		
Net income (loss) - subsidiaries	2,629,662		
Other income (loss)	36,063,591		
Total other income	$ 59,041,820		

STATEMENT OF 1990 LOAN ACTIVITY
FOR
STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS
IN WISCONSIN

Loans Originated			
Mortgage Loans	- residential	- VA, FHA, HUD, Other Govt	$ 170,334,108
		- Private Insured	197,952,056
		- Conventional	1,149,362,185
	- land development (subdivision, builder lots)		13,711,115
	- commercial		112,272,389
Consumer Loans	- mobile home loans		1,383,266
	- property improvement		21,332,454
	- education loans		29,387,093
	- other consumer loans & consumer leases		285,500,410
Non-Mortgage Commercial Loans & Commercial Leases			82,930,236
Total Loan Originations			$ 2,064,165,312
Loans and Participations Purchased			
Mortgage Loans	- property located in Wisconsin		$ 143,889,588
	- property located outside Wisconsin		581,578,983
Consumer Loans & Leases			17,432,166
Non-Mortgage Commercial Loans & Leases			1,991,385
Total Loan Purchases			$ 744,892,122
Loans and Participations Sold			
Mortgage Loans Sold to FHLMC, FNMA, GNMA			$ 318,268,392
Mortgage Loans Sold to Other Than Above			815,720,653
Consumer Loans & Leases Sold			5,944,623
Non-Mortgage Commercial Loans & Leases Sold			0
Total Loan Sales			$ 1,139,933,668
Net Loan Activity for 1990			$ 1,669,123,766

NOTE: The above schedule does not include securities backed by loans or open-end credit extended during the year.

INDIVIDUAL FINANCIAL STATEMENTS

OF

45 STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS
IN WISCONSIN

DECEMBER 31, 1990

Note: The following information has been submitted by the respective savings and loan associations and does not represent audited financial statements. Prior period adjustments, where applicable, have been included as extraordinary items.

ADVANTAGE BANK, S.S.B.
5935 7TH AVE.
KENOSHA 53140
TEL: (414) 658-4861

INCORPORATED: 05/02/1902 INSURANCE OF ACCOUNTS: 01/12/1944

CHIEF EXECUTIVE OFFICER: PAUL P. GERGEN

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 35,801,319	Deposit accounts	$ 331,887,207
Mortgage backed securities	60,867,584	Borrowed funds	2,220,000
Mortgage loans	240,595,648	Tax and insurance escrow	5,700,807
Consumer loans	11,824,157	Other liabilities	4,511,482
Non-mortgage commercial loans	22,774,790		
Repossessed assets	467,268	Total liabilities	$ 344,319,496
Equity invest. in subsidiaries	216,549		
Real estate investments	1,495,107	Capital stock & surplus	$ 0
Office properties and equipment	6,845,374	Retained earnings	42,594,808
Intangible assets	0		
Other assets	6,026,508	Total net worth	$ 42,594,808
TOTAL	$ 386,914,304	TOTAL	$ 386,914,304

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 14,315,816
Cash and securities	$ 2,679,733		
Mortgage loans & mtg securities	30,374,165		
Other loans & other loan secur.	3,313,946		
Total interest & dividends	$ 36,367,844	General & administrative exp:	
		Compensation and benefits	$ 4,175,205
Interest expense:		Advertising and promotion	238,778
Deposits and escrow	$ 23,592,238	Office occupancy & equipment	1,297,534
Borrowed funds	944,185	Audit/exam/FDIC	790,624
Total interest expense	$ 24,536,423	Other	1,960,860
		Total gen. & admin. expense	$ 8,463,001
Net interest income	$ 11,831,421		
		Income before income taxes and extraordinary items	$ 5,852,815
Provision for & actual losses on loans & repossessed assets ,net	228,278		
		Income taxes	2,056,500
Net interest income after losses and provision for losses	$ 11,603,143	Inc before extraordinary items	$ 3,796,315
Other income:		Extraordinary items	0
Loan fees and charges	1,128,887		
Investment security gains	9,537	Net income (loss)	$ 3,796,315
Net income (loss) -subsidiaries	7,325		
Other income (loss)	1,566,924		
Total other income	$ 2,712,673		

BOARD OF DIRECTORS

Paul P. Gergen, Chairman
Donald Heyden
Michael Wells
Charles Vignieri
Herman Gundlach
Ben-Ami Chemerow
Robert L. Loss
Eugene Snarski

AMERICAN EQUITY BANK, S.S.B.
640 DIVISION ST.
STEVENS POINT 54481
TEL: (715) 344-8080

INCORPORATED: 03/29/1924 INSURANCE OF ACCOUNTS: 01/26/1975

CHIEF EXECUTIVE OFFICER: DONALD D. KROPIDLOWSKI

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 10,445,649	Deposit accounts	$ 49,498,781
Mortgage backed securities	2,183,303	Borrowed funds	0
Mortgage loans	36,174,074	Tax and insurance escrow	585,125
Consumer loans	4,102,413	Other liabilities	440,613
Non-mortgage commercial loans	0		
Repossessed assets	132,346	Total liabilities	$ 50,524,519
Equity invest. in subsidiaries	11,654		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	915,598	Retained earnings	4,459,916
Intangible assets	0		
Other assets	1,019,398	Total net worth	$ 4,459,916
TOTAL	$ 54,984,435	TOTAL	$ 54,984,435

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 1,712,546
Cash and securities	$ 849,334		
Mortgage loans & mtg securities	3,826,052	General & administrative exp:	
Other loans & other loan secur.	439,460	Compensation and benefits	$ 521,050
Total interest & dividends	$ 5,114,846	Advertising and promotion	125,780
		Office occupancy & equipment	147,201
Interest expense:		Audit/exam/FDIC	131,461
Deposits and escrow	$ 3,664,204	Other	417,060
Borrowed funds	0	Total gen. & admin. expense	$ 1,342,552
Total interest expense	$ 3,664,204		
		Income before income taxes and extraordinary items	$ 369,994
Net interest income	$ 1,450,642		
		Income taxes	129,700
Provision for & actual losses on loans & repossessed assets ,net	76,622		
		Inc before extraordinary items	$ 240,294
Net interest income after losses and provision for losses	$ 1,374,020		
		Extraordinary items	2,200
Other income:			
Loan fees and charges	109,771	Net income (loss)	$ 242,494
Investment security gains	0		
Net income (loss) -subsidiaries	2,654		
Other income (loss)	226,101		
Total other income	$ 338,526		

BOARD OF DIRECTORS

K. P. Shibilski, Chairman
D. D. Kropidlowski
J. A. Cooper
B. C. Hlavac
R. B. Judy
J. F. Harmon

ANCHOR SAVINGS & LOAN ASSN
25 W. MAIN ST.
MADISON 53703
TEL: (608) 252-8700

INCORPORATED: 01/06/1919 INSURANCE OF ACCOUNTS: 03/04/1938

CHIEF EXECUTIVE OFFICER: DOUGLAS J. TIMMERMAN

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 78,901,469	Deposit accounts	$1,138,185,945
Mortgage backed securities	145,557,571	Borrowed funds	69,786,416
Mortgage loans	844,821,131	Tax and insurance escrow	4,497,243
Consumer loans	99,860,803	Other liabilities	16,457,109
Non-mortgage commercial loans	28,386,255		
Repossessed assets	18,277,290	Total liabilities	$1,228,926,713
Equity invest. in subsidiaries	729,247		
Real estate investments	193,336	Capital stock & surplus	$ 0
Office properties and equipment	14,523,419	Retained earnings	62,209,867
Intangible assets	9,452,217		
Other assets	50,433,842	Total net worth	$ 62,209,867
TOTAL	$1,291,136,580	TOTAL	$1,291,136,580

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 22,100,871
Cash and securities	$ 6,402,760		
Mortgage loans & mtg securities	99,883,703	General & administrative exp:	
Other loans & other loan secur.	13,120,711	Compensation and benefits	$ 11,891,991
Total interest & dividends	$ 119,407,174	Advertising and promotion	865,111
		Office occupancy & equipment	3,529,951
Interest expense:		Audit/exam/FDIC	2,700,552
Deposits and escrow	$ 84,579,669	Other	8,763,447
Borrowed funds	7,095,299	Total gen. & admin. expense	$ 27,751,052
Total interest expense	$ 91,674,968		
		Income before income taxes and extraordinary items	$ -5,650,181
Net interest income	$ 27,732,206		
		Income taxes	-1,496,900
Provision for & actual losses on loans & repossessed assets ,net	16,870,698		
		Inc before extraordinary items	$ -4,153,281
Net interest income after losses and provision for losses	$ 10,861,508		
		Extraordinary items	0
Other income:			
Loan fees and charges	3,034,129	Net income (loss)	$ -4,153,281
Investment security gains	162,228		
Net income (loss) -subsidiaries	257,172		
Other income (loss)	7,785,834		
Total other income	$ 11,239,363		

BOARD OF DIRECTORS

Douglas J. Timmerman, Chair
Thomas F. Duesler
Bruce A. Robertson
Pat Richter
Robert C. Buehner
Arlie M. Mucks, Jr.
A. Paul Bowman

BADGER BANK, S.S.B.
3970 N. OAKLAND AVE.
MILWAUKEE 53211
TEL: (414) 964-6050

INCORPORATED: 08/10/1925

INSURANCE OF ACCOUNTS: 10/25/1940

CHIEF EXECUTIVE OFFICER: JOHN C. PATZKE

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 32,710,999	Deposit accounts	$ 197,008,958
Mortgage backed securities	4,777,163	Borrowed funds	0
Mortgage loans	160,859,499	Tax and insurance escrow	1,002,802
Consumer loans	11,893,182	Other liabilities	3,585,355
Non-mortgage commercial loans	0		
Repossessed assets	19,419	Total liabilities	$ 201,597,115
Equity invest. in subsidiaries	104,018		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	5,053,731	Retained earnings	17,374,748
Intangible assets	0		
Other assets	3,553,852	Total net worth	$ 17,374,748
TOTAL	$ 218,971,863	TOTAL	$ 218,971,863

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 7,043,308
Cash and securities	$ 2,740,543		
Mortgage loans & mtg securities	16,344,600	General & administrative exp:	
Other loans & other loan secur.	1,272,754	Compensation and benefits	$ 2,901,325
Total interest & dividends	$ 20,357,897	Advertising and promotion	190,192
		Office occupancy & equipment	1,047,077
Interest expense:		Audit/exam/FDIC	446,649
Deposits and escrow	$ 14,053,515	Other	1,268,849
Borrowed funds	181,452	Total gen. & admin. expense	$ 5,854,092
Total interest expense	$ 14,234,967		
		Income before income taxes and extraordinary items	$ 1,189,216
Net interest income	$ 6,122,930		
		Income taxes	336,887
Provision for & actual losses on loans & repossessed assets ,net	123,230		
		Inc before extraordinary items	$ 852,329
Net interest income after losses and provision for losses	$ 5,999,700		
		Extraordinary items	0
Other income:			
Loan fees and charges	70,908	Net income (loss)	$ 852,329
Investment security gains	204,942		
Net income (loss) -subsidiaries	44,459		
Other income (loss)	723,299		
Total other income	$ 1,043,608		

BOARD OF DIRECTORS

John H. Jaeger, Chairman
Warren G. Faber
Glenn H. Jacobson
John C. Patzke
John A. Palese
Alan C. Kindt

COLUMBIA SAVINGS & LOAN ASSN
2000 W. FOND du LAC AVE.
MILWAUKEE 53205
TEL: (414) 374-0486

INCORPORATED: 09/26/1924 INSURANCE OF ACCOUNTS: 06/02/1939

CHIEF EXECUTIVE OFFICER: THALIA B. WINFIELD

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 951,592	Deposit accounts	$ 10,595,961
Mortgage backed securities	0	Borrowed funds	0
Mortgage loans	9,825,889	Tax and insurance escrow	400,511
Consumer loans	0	Other liabilities	46,554
Non-mortgage commercial loans	406,954		
Repossessed assets	141,425	Total liabilities	$ 11,043,026
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	55,184	Retained earnings	907,161
Intangible assets	0		
Other assets	569,143	Total net worth	$ 907,161
TOTAL	$ 11,950,187	TOTAL	$ 11,950,187

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 357,711
Cash and securities	$ 77,932		
Mortgage loans & mtg securities	1,000,204	General & administrative exp:	
Other loans & other loan secur.	39,052	Compensation and benefits	$ 184,617
Total interest & dividends	$ 1,117,188	Advertising and promotion	5,645
		Office occupancy & equipment	19,846
Interest expense:		Audit/exam/FDIC	65,359
Deposits and escrow	$ 781,443	Other	58,366
Borrowed funds	0	Total gen. & admin. expense	$ 333,833
Total interest expense	$ 781,443		
		Income before income taxes and extraordinary items	$ 23,878
Net interest income	$ 335,745		
		Income taxes	0
Provision for & actual losses on loans & repossessed assets ,net	27,222		
		Inc before extraordinary items	$ 23,878
Net interest income after losses and provision for losses	$ 308,523		
		Extraordinary items	0
Other income:			
Loan fees and charges	15,915	Net income (loss)	$ 23,878
Investment security gains	0		
Net income (loss) -subsidiaries	0		
Other income (loss)	33,273		
Total other income	$ 49,188		

BOARD OF DIRECTORS

Calvin W. Beckett, Chairman
Sanford Carter
Lafayette McKinney
Emmett A. Gambrell
William I. Gore
Thalia B. Winfield

CONTINENTAL SAVINGS BANK, S.A.
1930 E. NORTH AVE.
MILWAUKEE 53202
TEL: (414) 224-0700

INCORPORATED: 10/16/1914

INSURANCE OF ACCOUNTS: 05/16/1936

CHIEF EXECUTIVE OFFICER: WILLIAM P. PODEWILS

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 19,684,729	Deposit accounts	$ 121,652,663
Mortgage backed securities	4,906,837	Borrowed funds	279,930
Mortgage loans	96,869,711	Tax and insurance escrow	200,820
Consumer loans	1,833,386	Other liabilities	1,936,853
Non-mortgage commercial loans	1,481,801		
Repossessed assets	849,232	Total liabilities	$ 124,070,266
Equity invest. in subsidiaries	151,760		
Real estate investments	4,959,593	Capital stock & surplus	$ 0
Office properties and equipment	2,714,538	Retained earnings	11,759,760
Intangible assets	0		
Other assets	2,378,439	Total net worth	$ 11,759,760
TOTAL	$ 135,830,026	TOTAL	$ 135,830,026

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 3,859,228
Cash and securities	$ 1,210,048		
Mortgage loans & mtg securities	10,954,334	General & administrative exp:	
Other loans & other loan secur.	307,281	Compensation and benefits	$ 1,565,355
Total interest & dividends	$ 12,471,663	Advertising and promotion	191,178
		Office occupancy & equipment	359,714
Interest expense:		Audit/exam/FDIC	304,944
Deposits and escrow	$ 8,758,008	Other	632,483
Borrowed funds	0	Total gen. & admin. expense	$ 3,053,674
Total interest expense	$ 8,758,008		
		Income before income taxes and extraordinary items	$ 805,554
Net interest income	$ 3,713,655		
		Income taxes	212,100
Provision for & actual losses on loans & repossessed assets ,net	300,321		
		Inc before extraordinary items	$ 593,454
Net interest income after losses and provision for losses	$ 3,413,334		
		Extraordinary items	0
Other income:			
Loan fees and charges	142,645	Net income (loss)	$ 593,454
Investment security gains	0		
Net income (loss) -subsidiaries	3,615		
Other income (loss)	299,634		
Total other income	$ 445,894		

BOARD OF DIRECTORS

William P. Podewils
Herman A. Fillinger
Gregory J. Rose
Joseph Eannelli
James N. Podewils

EAST WISCONSIN S&L ASSOCIATION
109 W. SECOND ST.
KAUKAUNA 54130
TEL: (414) 766-4646

INCORPORATED: 07/01/1887

INSURANCE OF ACCOUNTS: 01/04/1951

CHIEF EXECUTIVE OFFICER: LEE J. SCHMALZ

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 10,837,864	Deposit accounts	$ 96,253,940
Mortgage backed securities	1,936,301	Borrowed funds	2,500,000
Mortgage loans	87,381,131	Tax and insurance escrow	779,322
Consumer loans	3,079,872	Other liabilities	1,012,106
Non-mortgage commercial loans	0		
Repossessed assets	135,981	Total liabilities	$ 100,545,368
Equity invest. in subsidiaries	0		
Real estate investments	418,289	Capital stock & surplus	$ 0
Office properties and equipment	1,996,399	Retained earnings	7,269,420
Intangible assets	657,099		
Other assets	1,371,852	Total net worth	$ 7,269,420
TOTAL	$ 107,814,788	TOTAL	$ 107,814,788

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 2,490,297
Cash and securities	$ 687,935		
Mortgage loans & mtg securities	8,936,242	General & administrative exp:	
Other loans & other loan secur.	322,156	Compensation and benefits	$ 983,559
Total interest & dividends	$ 9,946,333	Advertising and promotion	45,167
		Office occupancy & equipment	381,190
Interest expense:		Audit/exam/FDIC	265,386
Deposits and escrow	$ 7,419,257	Other	324,181
Borrowed funds	231,321	Total gen. & admin. expense	$ 1,999,483
Total interest expense	$ 7,650,578		
		Income before income taxes and extraordinary items	$ 490,814
Net interest income	$ 2,295,755		
		Income taxes	224,685
Provision for & actual losses on loans & repossessed assets ,net	163,063		
		Inc before extraordinary items	$ 266,129
Net interest income after losses and provision for losses	$ 2,132,692		
		Extraordinary items	17,726
Other income:			
Loan fees and charges	5,478	Net income (loss)	$ 283,855
Investment security gains	0		
Net income (loss) -subsidiaries	-1,835		
Other income (loss)	353,962		
Total other income	$ 357,605		

BOARD OF DIRECTORS

Lee J. Schmalz
Charles D. Ehlke
Lance Goetzman
Edward E. Uehlein
Glenn P. Hansen
Lawrence J. Casey

EMPLOYES' MUTUAL SB&L ASSOCIATION
231 W. MICHIGAN ST.
MILWAUKEE 53203
TEL: (414) 221-3451

INCORPORATED: 03/28/1914

INSURANCE OF ACCOUNTS: / /

CHIEF EXECUTIVE OFFICER: RAYMOND L. LEPPER

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 16,718,864	Deposit accounts	$ -68,994,780
Mortgage backed securities	0	Borrowed funds	0
Mortgage loans	61,927,304	Tax and insurance escrow	68,405
Consumer loans	0	Other liabilities	835,794
Non-mortgage commercial loans	0		
Repossessed assets	98,598	Total liabilities	$ 69,898,979
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	0	Retained earnings	8,939,101
Intangible assets	0		
Other assets	93,314	Total net worth	$ 8,939,101
TOTAL	$ 78,838,080	TOTAL	$ 78,838,080

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 1,746,421
Cash and securities	$ 1,339,951		
Mortgage loans & mtg securities	5,439,180	General & administrative exp:	
Other loans & other loan secur.	0	Compensation and benefits	$ 124,000
Total interest & dividends	$ 6,779,131	Advertising and promotion	1,869
		Office occupancy & equipment	28,377
Interest expense:		Audit/exam/FDIC	50,437
Deposits and escrow	$ 5,037,574	Other	151,430
Borrowed funds	0	Total gen. & admin. expense	$ 356,113
Total interest expense	$ 5,037,574		
		Income before income taxes and extraordinary items	$ 1,390,308
Net interest income	$ 1,741,557		
		Income taxes	530,000
Provision for & actual losses on loans & repossessed assets ,net	47,700		
		Inc before extraordinary items	$ 860,308
Net interest income after losses and provision for losses	$ 1,693,857		
		Extraordinary items	45,529
Other income:			
Loan fees and charges	51,032	Net income (loss)	$ 905,837
Investment security gains	0		
Net income (loss) -subsidiaries	0		
Other income (loss)	1,532		
Total other income	$ 52,564		

BOARD OF DIRECTORS

C. W. Fay, Chairman
J. G. Remmel
R. R. Balsbaugh
R. R. Grigg, Jr.
J. R. Thomas, Jr.
P. W. Meylor
R. L. Lepper
Gordon A. Willis
S. A. Lueger
M. E. Schulz
J. D. Zakrajsheck

FEDERATED BANK, S.S.B.
13195 W. HAMPTON AVE.
BUTLER 53222
TEL: (414) 774-6500

INCORPORATED: 10/01/1953

INSURANCE OF ACCOUNTS: 10/01/1953

CHIEF EXECUTIVE OFFICER: ROBERT B. PIETERS

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 52,106,789	Deposit accounts	$ 345,627,027
Mortgage backed securities	67,390,673	Borrowed funds	85,575,362
Mortgage loans	297,858,844	Tax and insurance escrow	376,053
Consumer loans	34,547,936	Other liabilities	14,117,338
Non-mortgage commercial loans	1,969,361		
Repossessed assets	1,611,828	Total liabilities	$ 445,695,780
Equity invest. in subsidiaries	696,430		
Real estate investments	188,356	Capital stock & surplus	$ 11,813,281
Office properties and equipment	4,743,767	Retained earnings	13,107,717
Intangible assets	0		
Other assets	9,502,794	Total net worth	$ 24,920,998
TOTAL	$ 470,616,778	TOTAL	$ 470,616,778

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 13,656,793
Cash and securities	$ 3,178,834		
Mortgage loans & mtg securities	36,588,404	General & administrative exp:	
Other loans & other loan secur.	3,613,345	Compensation and benefits	$ 4,722,561
Total interest & dividends	$ 43,380,583	Advertising and promotion	594,545
Interest expense:		Office occupancy & equipment	2,234,989
Deposits and escrow	$ 25,074,480	Audit/exam/FDIC	968,187
Borrowed funds	6,744,165	Other	3,795,301
Total interest expense	$ 31,818,645	Total gen. & admin. expense	$ 12,315,583
Net interest income	$ 11,561,938	Income before income taxes and extraordinary items	$ 1,341,210
Provision for & actual losses on loans & repossessed assets ,net	285,695	Income taxes	129,700
Net interest income after losses and provision for losses	$ 11,276,243	Inc before extraordinary items	$ 1,211,510
Other income:		Extraordinary items	0
Loan fees and charges	1,746,436		
Investment security gains	-27,259	Net income (loss)	$ 1,211,510
Net income (loss) -subsidiaries	65,097		
Other income (loss)	596,276		
Total other income	$ 2,380,550		

BOARD OF DIRECTORS

Howard E. Halaska, Chairman
Verdayne T. John
Bruce Brown
John W. Andorfer
Ferd H. Kraus
Rudolph J. Mudroch
A. Glenn Sievers
Arno K. Kleimenhagen
Donald J. Ripp
Donald Halfman
Ned E. Bliffert
Robert E. Drisner
Robert Jahn
Roger F. Martin
Robert B. Pieters
James R Harwood
John R. Miller

FIRST FINANCIAL-PORT SAVINGS BK, SA
222 N. WISCONSIN ST.
PORT WASHINGTON 53074
TEL: (414) 284-2641

INCORPORATED: 06/03/1923

INSURANCE OF ACCOUNTS: 04/04/1952

CHIEF EXECUTIVE OFFICER: DUANE NADOLSKI

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 3,226,149	Deposit accounts	$ 90,196,825
Mortgage backed securities	1,415,076	Borrowed funds	0
Mortgage loans	84,602,208	Tax and insurance escrow	454,055
Consumer loans	6,689,575	Other liabilities	2,190,439
Non-mortgage commercial loans	276,483		
Repossessed assets	408,741	Total liabilities	$ 92,841,319
Equity invest. in subsidiaries	0		
Real estate investments	351,927	Capital stock & surplus	$ 3,885,684
Office properties and equipment	2,001,340	Retained earnings	4,005,790
Intangible assets	0		
Other assets	1,761,294	Total net worth	$ 7,891,474
TOTAL	$ 100,732,793	TOTAL	$ 100,732,793

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 3,642,940
Cash and securities	$ 556,543		
Mortgage loans & mtg securities	8,737,411		
Other loans & other loan secur.	817,605		
Total interest & dividends	$ 10,111,559	General & administrative exp:	
		Compensation and benefits	$ 1,128,260
Interest expense:		Advertising and promotion	58,789
Deposits and escrow	$ 6,866,659	Office occupancy & equipment	277,353
Borrowed funds	46,200	Audit/exam/FDIC	252,177
Total interest expense	$ 6,912,859	Other	602,902
		Total gen. & admin. expense	$ 2,319,481
Net interest income	$ 3,198,700		
		Income before income taxes and extraordinary items	$ 1,323,459
Provision for & actual losses on loans & repossessed assets ,net	151,406		
		Income taxes	503,900
Net interest income after losses and provision for losses	$ 3,047,294	Inc before extraordinary items	$ 819,559
		Extraordinary items	0
Other income:			
Loan fees and charges	225,968	Net income (loss)	$ 819,559
Investment security gains	0		
Net income (loss) -subsidiaries	0		
Other income (loss)	369,678		
Total other income	$ 595,646		

BOARD OF DIRECTORS

John Seramur, Chairman
Duane Nadolski
Elmer P. Schmit
Ronald A. Huiras
Vernon J. Biever
William C. Schuknecht
Howard A. Swatek
Charles A. Schaefer
Edward A. Voeller

FIRST NORTHERN SAVINGS BANK, S.A.
201 N. MONROE AVE., P.O. BOX 100
GREEN BAY 54305
TEL: (414) 437-7101

INCORPORATED: 08/01/1927

INSURANCE OF ACCOUNTS: 06/27/1939

CHIEF EXECUTIVE OFFICER: MICHAEL D. MEEUWSEN

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 22,459,644	Deposit accounts	$ 267,900,009
Mortgage backed securities	0	Borrowed funds	959,983
Mortgage loans	243,760,653	Tax and insurance escrow	5,326,807
Consumer loans	29,211,415	Other liabilities	2,792,970
Non-mortgage commercial loans	111,448		
Repossessed assets	322,309	Total liabilities	$ 276,979,769
Equity invest. in subsidiaries	288,099		
Real estate investments	0	Capital stock & surplus	$ 7,621,795
Office properties and equipment	4,645,127	Retained earnings	20,942,876
Intangible assets	88,215		
Other assets	4,657,530	Total net worth	$ 28,564,671
TOTAL	$ 305,544,440	TOTAL	$ 305,544,440

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 9,482,307
Cash and securities	$ 1,625,140		
Mortgage loans & mtg securities	23,504,079		
Other loans & other loan secur.	3,120,283		
Total interest & dividends	$ 28,249,502	General & administrative exp:	
		Compensation and benefits	$ 2,746,468
Interest expense:		Advertising and promotion	194,507
Deposits and escrow	$ 19,161,414	Office occupancy & equipment	840,110
Borrowed funds	40,751	Audit/exam/FDIC	124,540
Total interest expense	$ 19,202,165	Other	1,841,255
		Total gen. & admin. expense	$ 5,746,880
Net interest income	$ 9,047,337		
		Income before income taxes and extraordinary items	$ 3,735,427
Provision for & actual losses on loans & repossessed assets ,net	457,000		
		Income taxes	1,414,500
Net interest income after losses and provision for losses	$ 8,590,337	Inc before extraordinary items	$ 2,320,927
		Extraordinary items	0
Other income:			
Loan fees and charges	318,891	Net income (loss)	$ 2,320,927
Investment security gains	0		
Net income (loss) -subsidiaries	160,893		
Other income (loss)	412,186		
Total other income	$ 891,970		

BOARD OF DIRECTORS

Walter E. Klunk, Chairman
K. David Feldhausen
C. Nicholas Reiser
J. Gus Swoboda
Michael D. Meeuwsen
Howard Frankenthal
Thomas J. Lopina
Richard D. Pahlow

FIRST OZAUKEE SAVINGS BANK, S.A.
W61 N526 WASHINGTON AVE., P.O. 121
CEDARBURG 53012
TEL: (414) 377-0750

INCORPORATED: 07/24/1923 INSURANCE OF ACCOUNTS: 05/29/1952

CHIEF EXECUTIVE OFFICER: RUSSELL S. JONES

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 16,207,920	Deposit accounts	$ 39,285,709
Mortgage backed securities	1,225,409	Borrowed funds	0
Mortgage loans	23,792,772	Tax and insurance escrow	15,248
Consumer loans	1,531,393	Other liabilities	1,019,147
Non-mortgage commercial loans	0		
Repossessed assets	0	Total liabilities	$ 40,320,104
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	340,042	Retained earnings	3,278,829
Intangible assets	0		
Other assets	501,397	Total net worth	$ 3,278,829
TOTAL	$ 43,598,933	TOTAL	$ 43,598,933

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 953,766
Cash and securities	$ 1,352,070		
Mortgage loans & mtg securities	2,413,621	General & administrative exp:	
Other loans & other loan secur.	173,052	Compensation and benefits	$ 393,196
Total interest & dividends	$ 3,938,743	Advertising and promotion	6,899
Interest expense:		Office occupancy & equipment	132,208
Deposits and escrow	$ 3,044,127	Audit/exam/FDIC	128,080
Borrowed funds	0	Other	126,961
Total interest expense	$ 3,044,127	Total gen. & admin. expense	$ 787,344
Net interest income	$ 894,616	Income before income taxes and extraordinary items	$ 166,422
Provision for & actual losses on loans & repossessed assets ,net	7,000	Income taxes	43,700
Net interest income after losses and provision for losses	$ 887,616	Inc before extraordinary items	$ 122,722
Other income:		Extraordinary items	-6,097
Loan fees and charges	23,083		
Investment security gains	0	Net income (loss)	$ 116,625
Net income (loss) -subsidiaries	0		
Other income (loss)	43,067		
Total other income	$ 66,150		

BOARD OF DIRECTORS

Russell S. Jones, Chairman
Frank Kennedy
Harry J. Sanders
Richard Peterson
George P. Kraemer

FOX VALLEY S&L ASSOCIATION
51 E. FIRST ST., P.O. BOX 1216
FOND DU LAC 54935
TEL: (414) 921-7220

INCORPORATED: 07/19/1934 INSURANCE OF ACCOUNTS: 11/13/1934

CHIEF EXECUTIVE OFFICER: ALLEN J. KNUTH

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 20,942,816	Deposit accounts	$ 148,104,000
Mortgage backed securities	3,084,267	Borrowed funds	0
Mortgage loans	129,233,184	Tax and insurance escrow	70,505
Consumer loans	2,854,592	Other liabilities	1,784,554
Non-mortgage commercial loans	0		
Repossessed assets	881,669	Total liabilities	$ 149,959,059
Equity invest. in subsidiaries	446,043		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	859,858	Retained earnings	11,016,887
Intangible assets	0		
Other assets	2,673,517	Total net worth	$ 11,016,887
TOTAL	$ 160,975,946	TOTAL	$ 160,975,946

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 4,349,890
Cash and securities	$ 1,489,994		
Mortgage loans & mtg securities	13,219,585	General & administrative exp:	
Other loans & other loan secur.	305,318	Compensation and benefits	$ 1,387,943
Total interest & dividends	$ 15,014,897	Advertising and promotion	143,649
		Office occupancy & equipment	375,964
Interest expense:		Audit/exam/FDIC	350,233
Deposits and escrow	$ 10,859,047	Other	699,099
Borrowed funds	84,500	Total gen. & admin. expense	$ 2,956,888
Total interest expense	$ 10,943,547		
		Income before income taxes and extraordinary items	$ 1,393,002
Net interest income	$ 4,071,350		
		Income taxes	610,000
Provision for & actual losses on loans & repossessed assets ,net	447,542		
		Inc before extraordinary items	$ 783,002
Net interest income after losses and provision for losses	$ 3,623,808		
		Extraordinary items	0
Other income:			
Loan fees and charges	197,005	Net income (loss)	$ 783,002
Investment security gains	0		
Net income (loss) -subsidiaries	123,658		
Other income (loss)	405,419		
Total other income	$ 726,082		

BOARD OF DIRECTORS

Robert C. Anderegg
C. L. Ludden
James J. Sexton III
Allen J. Knuth
Peter R. Ludovic

GREAT MIDWEST BANK, S.S.B.
15900 W. BLUEMOUND RD.
BROOKFIELD 53005
TEL: (414) 784-4400

INCORPORATED: 11/08/1935 INSURANCE OF ACCOUNTS: 03/25/1936

CHIEF EXECUTIVE OFFICER: MICHAEL J. DOYLE

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 39,797,015	Deposit accounts	$ 279,897,587
Mortgage backed securities	17,296,596	Borrowed funds	0
Mortgage loans	239,470,807	Tax and insurance escrow	2,119,605
Consumer loans	6,529,557	Other liabilities	5,951,255
Non-mortgage commercial loans	0		
Repossessed assets	325,626	Total liabilities	$ 287,968,447
Equity invest. in subsidiaries	776,682		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	4,054,689	Retained earnings	31,018,795
Intangible assets	0		
Other assets	10,736,270	Total net worth	$ 31,018,795
TOTAL	$ 318,987,242	TOTAL	$ 318,987,242

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 10,176,456
Cash and securities	$ 4,207,331		
Mortgage loans & mtg securities	25,254,434	General & administrative exp:	
Other loans & other loan secur.	674,524	Compensation and benefits	$ 3,671,279
Total interest & dividends	$ 30,136,289	Advertising and promotion	176,048
Interest expense:		Office occupancy & equipment	877,211
Deposits and escrow	$ 21,281,375	Audit/exam/FDIC	640,376
Borrowed funds	0	Other	1,314,009
Total interest expense	$ 21,281,375	Total gen. & admin. expense	$ 6,678,923
Net interest income	$ 8,854,914	Income before income taxes and extraordinary items	$ 3,497,533
Provision for & actual losses on loans & repossessed assets ,net	139,586	Income taxes	1,168,525
Net interest income after losses and provision for losses	$ 8,715,328	Inc before extraordinary items	$ 2,329,008
Other income:		Extraordinary items	0
Loan fees and charges	807,227		
Investment security gains	0	Net income (loss)	$ 2,329,008
Net income (loss) -subsidiaries	147,020		
Other income (loss)	506,881		
Total other income	$ 1,461,128		

BOARD OF DIRECTORS

Michael J. Doyle, Chairman
Dennis G. Lindner
Thomas F. Kasun
Emilie E. Doyle Bludeau
T. Robert Martin
Alan J. Payleitner
James K. Ryder

GUARANTY BANK, S.S.B.
7901 W. BROWN DEER RD.
MILWAUKEE 53223
TEL: (414) 355-3000

INCORPORATED: 06/15/1923 INSURANCE OF ACCOUNTS: 0[illegible]/2/1939

CHIEF EXECUTIVE OFFICER: GERALD J. LEVY

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 21,484,181	Deposit accounts	$ 216,094,795
Mortgage backed securities	10,443,247	Borrowed funds	21,646,801
Mortgage loans	198,394,769	Tax and insurance escrow	1,811,095
Consumer loans	2,463,296	Other liabilities	7,831,353
Non-mortgage commercial loans	0		
Repossessed assets	308,130	Total liabilities	$ 247,384,044
Equity invest. in subsidiaries	12,831,671		
Real estate investments	3,000,214	Capital stock & surplus	$ 0
Office properties and equipment	2,162,913	Retained earnings	16,618,421
Intangible assets	0		
Other assets	12,914,044	Total net worth	$ 16,618,421
TOTAL	$ 264,002,465	TOTAL	$ 264,002,465

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 6,681,755
Cash and securities	$ 1,370,311		
Mortgage loans & mtg securities	21,709,169	General & administrative exp:	
Other loans & other loan secur.	282,108	Compensation and benefits	$ 2,816,737
Total interest & dividends	$ 23,361,588	Advertising and promotion	189,935
		Office occupancy & equipment	1,013,165
Interest expense:		Audit/exam/FDIC	608,689
Deposits and escrow	$ 15,593,420	Other	1,171,056
Borrowed funds	2,207,999	Total gen. & admin. expense	$ 5,799,582
Total interest expense	$ 17,801,419		
		Income before income taxes and extraordinary items	$ 882,173
Net interest income	$ 5,560,169		
		Income taxes	344,447
Provision for & actual losses on loans & repossessed assets ,net	510,783		
		Inc before extraordinary items	$ 537,726
Net interest income after losses and provision for losses	$ 5,049,386		
		Extraordinary items	0
Other income:			
Loan fees and charges	1,573,748	Net income (loss)	$ 537,726
Investment security gains	79,447		
Net income (loss) -subsidiaries	-1,393,413		
Other income (loss)	1,372,587		
Total other income	$ 1,632,369		

BOARD OF DIRECTORS

Gerald J. Levy, Chairman
John S. Ettenheim
Milton B. Ettenheim, Jr.
Max Gendelman
Jack Recht
Douglas S. Levy
Samuel D. Saffro
Jill Levy Belconis
Abe Tannenbaum

HARTFORD S&L ASSOCIATION
55 E. SUMNER ST.
HARTFORD 53027
TEL: (414) 673-2390

INCORPORATED: 11/23/1916

INSURANCE OF ACCOUNTS: 11/21/1952

CHIEF EXECUTIVE OFFICER: ROBERT F. KLOCKOW

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 6,200,037	Deposit accounts	$ 59,361,314
Mortgage backed securities	3,625,460	Borrowed funds	0
Mortgage loans	50,728,762	Tax and insurance escrow	0
Consumer loans	2,556,336	Other liabilities	703,510
Non-mortgage commercial loans	0		
Repossessed assets	130,864	Total liabilities	$ 60,064,824
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	413,842	Retained earnings	5,145,318
Intangible assets	0		
Other assets	1,554,841	Total net worth	$ 5,145,318
TOTAL	$ 65,210,142	TOTAL	$ 65,210,142

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 1,707,849
Cash and securities	$ 519,086		
Mortgage loans & mtg securities	5,247,160	General & administrative exp:	
Other loans & other loan secur.	258,893	Compensation and benefits	$ 521,926
Total interest & dividends	$ 6,025,139	Advertising and promotion	53,817
		Office occupancy & equipment	137,497
Interest expense:		Audit/exam/FDIC	143,664
Deposits and escrow	$ 4,354,119	Other	275,490
Borrowed funds	1,416	Total gen. & admin. expense	$ 1,132,394
Total interest expense	$ 4,355,535		
		Income before income taxes and extraordinary items	$ 575,455
Net interest income	$ 1,669,604		
		Income taxes	214,318
Provision for & actual losses on loans & repossessed assets ,net	94,600		
		Inc before extraordinary items	$ 361,137
Net interest income after losses and provision for losses	$ 1,575,004		
		Extraordinary items	0
Other income:			
Loan fees and charges	77,833	Net income (loss)	$ 361,137
Investment security gains	7,558		
Net income (loss) -subsidiaries	0		
Other income (loss)	47,454		
Total other income	$ 132,845		

BOARD OF DIRECTORS

F. W. Schauer, Chairman
Margaret Braun
Murlin Bernd
Kenneth R. Braun
Robert S. Semler
Robert F. Klockow
Robert Meier
Neil E. Park
Charles H. Halla

HOME SAVINGS AND LOAN ASSOCIATION
2 S. CARROLL ST.
MADISON 53703
TEL: (608) 283-2800

INCORPORATED: 11/18/1895 INSURANCE OF ACCOUNTS: 12/01/1944

CHIEF EXECUTIVE OFFICER: JAMES R. BRADLEY, JR.

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 6,024,794	Deposit accounts	$ 62,877,556
Mortgage backed securities	1,567,318	Borrowed funds	3,500,000
Mortgage loans	58,459,678	Tax and insurance escrow	1,067,781
Consumer loans	2,675,610	Other liabilities	1,456,567
Non-mortgage commercial loans	0		
Repossessed assets	980,804	Total liabilities	$ 68,901,904
Equity invest. in subsidiaries	144,352		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	2,398,030	Retained earnings	4,754,376
Intangible assets	0		
Other assets	1,405,694	Total net worth	$ 4,754,376
TOTAL	$ 73,656,280	TOTAL	$ 73,656,280

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 2,266,838
Cash and securities	$ 256,302		
Mortgage loans & mtg securities	6,191,146		
Other loans & other loan secur.	242,779		
Total interest & dividends	$ 6,690,227	General & administrative exp:	
		Compensation and benefits	$ 1,378,847
Interest expense:		Advertising and promotion	121,726
Deposits and escrow	$ 4,641,540	Office occupancy & equipment	328,689
Borrowed funds	288,783	Audit/exam/FDIC	181,349
Total interest expense	$ 4,930,323	Other	383,074
		Total gen. & admin. expense	$ 2,393,685
Net interest income	$ 1,759,904		
		Income before income taxes and extraordinary items	$ -126,847
Provision for & actual losses on loans & repossessed assets ,net	72,694		
		Income taxes	-77,387
Net interest income after losses and provision for losses	$ 1,687,210	Inc before extraordinary items	$ -49,460
		Extraordinary items	0
Other income:			
Loan fees and charges	181,166		
Investment security gains	0	Net income (loss)	$ -49,460
Net income (loss) -subsidiaries	25,230		
Other income (loss)	373,232		
Total other income	$ 579,628		

BOARD OF DIRECTORS

James R. Bradley, Chairman
Warren H. Stolper
Theodore F. Gunkel
James R. Bradley, Jr.
Mark P. Finster

HOME SAVINGS BANK, S.A.
320 E. COLLEGE AVE.
APPLETON 54912
TEL: (414) 749-7200

INCORPORATED: 04/30/1919

INSURANCE OF ACCOUNTS: 07/25/1955

CHIEF EXECUTIVE OFFICER: P. SCOTT CARSON

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 17,322,904	Deposit accounts	$ 139,178,714
Mortgage backed securities	14,490,929	Borrowed funds	0
Mortgage loans	100,052,546	Tax and insurance escrow	7,358
Consumer loans	5,434,143	Other liabilities	593,240
Non-mortgage commercial loans	483,212		
Repossessed assets	1,173,670	Total liabilities	$ 139,779,312
Equity invest. in subsidiaries	27,299		
Real estate investments	1,624,707	Capital stock & surplus	$ 2,845,000
Office properties and equipment	1,749,535	Retained earnings	4,305,745
Intangible assets	0		
Other assets	4,571,112	Total net worth	$ 7,150,745
TOTAL	$ 146,930,057	TOTAL	$ 146,930,057

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 3,905,416
Cash and securities	$ 1,323,364		
Mortgage loans & mtg securities	11,699,549	General & administrative exp:	
Other loans & other loan secur.	639,737	Compensation and benefits	$ 1,261,534
Total interest & dividends	$ 13,662,650	Advertising and promotion	98,555
		Office occupancy & equipment	447,617
Interest expense:		Audit/exam/FDIC	256,193
Deposits and escrow	$ 10,649,603	Other	1,077,780
Borrowed funds	0	Total gen. & admin. expense	$ 3,141,679
Total interest expense	$ 10,649,603		
		Income before income taxes and extraordinary items	$ 763,737
Net interest income	$ 3,013,047		
		Income taxes	244,000
Provision for & actual losses on loans & repossessed assets ,net	469,918		
		Inc before extraordinary items	$ 519,737
Net interest income after losses and provision for losses	$ 2,543,129		
		Extraordinary items	107,000
Other income:			
Loan fees and charges	320,555	Net income (loss)	$ 626,737
Investment security gains	1,816		
Net income (loss) -subsidiaries	19,576		
Other income (loss)	1,020,340		
Total other income	$ 1,362,287		

BOARD OF DIRECTORS

Robert L. Desmond, Chairman
P. Scott Carson
James R. Gustman
Robert W. Swanson
Frank J. Banholzer
James S. Crane
James D. Marshall

HORIZON SAVINGS BANK, S.A.
7400 W. OKLAHOMA AVE.
WEST ALLIS 53219
TEL: (414) 327-1200

INCORPORATED: 04/14/1927

INSURANCE OF ACCOUNTS: 02/10/1937

CHIEF EXECUTIVE OFFICER: THOMAS R. BOERNER

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 8,470,935	Deposit accounts	$ 52,145,634
Mortgage backed securities	1,686,239	Borrowed funds	300,000
Mortgage loans	42,390,983	Tax and insurance escrow	28,617
Consumer loans	840,803	Other liabilities	244,177
Non-mortgage commercial loans	0		
Repossessed assets	87,977	Total liabilities	$ 52,718,428
Equity invest. in subsidiaries	937,872		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	431,017	Retained earnings	2,698,591
Intangible assets	0		
Other assets	571,193	Total net worth	$ 2,698,591
TOTAL	$ 55,417,019	TOTAL	$ 55,417,019

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 1,032,102
Cash and securities	$ 804,295		
Mortgage loans & mtg securities	3,988,770		
Other loans & other loan secur.	86,563		
Total interest & dividends	$ 4,879,628	General & administrative exp:	
		Compensation and benefits	$ 483,892
Interest expense:		Advertising and promotion	11,646
Deposits and escrow	$ 4,151,559	Office occupancy & equipment	162,552
Borrowed funds	20,130	Audit/exam/FDIC	159,000
Total interest expense	$ 4,171,689	Other	294,374
		Total gen. & admin. expense	$ 1,111,464
Net interest income	$ 707,939		
		Income before income taxes and extraordinary items	$ -79,362
Provision for & actual losses on loans & repossessed assets ,net	29,188		
		Income taxes	-50,091
Net interest income after losses and provision for losses	$ 678,751	Inc before extraordinary items	$ -29,271
Other income:		Extraordinary items	-163,215
Loan fees and charges	128,792		
Investment security gains	0	Net income (loss)	$ -192,486
Net income (loss) -subsidiaries	153,983		
Other income (loss)	70,576		
Total other income	$ 353,351		

BOARD OF DIRECTORS

Thomas R. Boerner, Chairman
Otto R. Radke
David R. Beierle
Roger E. Schmidt

KEYSAVINGS BANK, S.A.
811 E. GRAND AVE. (P.O. BOX 669)
WISCONSIN RAPIDS 54495
TEL: (715) 423-6460

INCORPORATED: 07/26/1920

INSURANCE OF ACCOUNTS: 02/12/1951

CHIEF EXECUTIVE OFFICER: EARL L. STAEGE

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 6,256,808	Deposit accounts	$ 49,194,219
Mortgage backed securities	2,790,575	Borrowed funds	0
Mortgage loans	44,033,882	Tax and insurance escrow	52,508
Consumer loans	1,626,563	Other liabilities	355,479
Non-mortgage commercial loans	0		
Repossessed assets	28,077	Total liabilities	$ 49,602,206
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	658,822	Retained earnings	6,583,635
Intangible assets	0		
Other assets	791,114	Total net worth	$ 6,583,635
TOTAL	$ 56,185,841	TOTAL	$ 56,185,841

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 1,535,191
Cash and securities	$ 474,441		
Mortgage loans & mtg securities	4,552,236	General & administrative exp:	
Other loans & other loan secur.	171,107	Compensation and benefits	$ 562,804
Total interest & dividends	$ 5,197,784	Advertising and promotion	42,156
		Office occupancy & equipment	97,882
Interest expense:		Audit/exam/FDIC	139,318
Deposits and escrow	$ 3,746,887	Other	229,343
Borrowed funds	28,933	Total gen. & admin. expense	$ 1,071,503
Total interest expense	$ 3,775,820		
		Income before income taxes and extraordinary items	$ 463,688
Net interest income	$ 1,421,964		
		Income taxes	158,000
Provision for & actual losses on loans & repossessed assets ,net	10,115		
		Inc before extraordinary items	$ 305,688
Net interest income after losses and provision for losses	$ 1,411,849		
		Extraordinary items	0
Other income:			
Loan fees and charges	30,137	Net income (loss)	$ 305,688
Investment security gains	0		
Net income (loss) -subsidiaries	0		
Other income (loss)	93,205		
Total other income	$ 123,342		

BOARD OF DIRECTORS

Edward J. Schill, Chairman
Earl L. Staege
Roger N. Jacob
William H. Schroeder
C. N. Nelson
Geraldine J. Groskopf
A. J. Johnson

LINCOLN SAVINGS BANK, S.A.
3131 S. 13TH ST.
MILWAUKEE 53215
TEL: (414) 645-1207

INCORPORATED: 10/13/1910 INSURANCE OF ACCOUNTS: 06/04/1941

CHIEF EXECUTIVE OFFICER: ROBERT J. BLONSKI

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 41,862,310	Deposit accounts	$ 92,804,109
Mortgage backed securities	23,681,945	Borrowed funds	0
Mortgage loans	31,888,290	Tax and insurance escrow	22,519
Consumer loans	485,663	Other liabilities	515,049
Non-mortgage commercial loans	119,001		
Repossessed assets	98,492	Total liabilities	$ 93,341,677
Equity invest. in subsidiaries	0		
Real estate investments	162,132	Capital stock & surplus	$ 0
Office properties and equipment	1,164,710	Retained earnings	7,820,881
Intangible assets	0		
Other assets	1,700,015	Total net worth	$ 7,820,881
TOTAL	$ 101,162,558	TOTAL	$ 101,162,558

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 2,222,466
Cash and securities	$ 3,246,930		
Mortgage loans & mtg securities	5,117,473		
Other loans & other loan secur.	109,893		
Total interest & dividends	$ 8,474,296	General & administrative exp:	
		Compensation and benefits	$ 1,021,660
Interest expense:		Advertising and promotion	17,413
Deposits and escrow	$ 6,531,924	Office occupancy & equipment	385,478
Borrowed funds	0	Audit/exam/FDIC	288,496
Total interest expense	$ 6,531,924	Other	185,383
		Total gen. & admin. expense	$ 1,898,430
Net interest income	$ 1,942,372		
		Income before income taxes and extraordinary items	$ 324,036
Provision for & actual losses on loans & repossessed assets ,net	5,584		
		Income taxes	145,377
Net interest income after losses and provision for losses	$ 1,936,788	Inc before extraordinary items	$ 178,659
		Extraordinary items	0
Other income:			
Loan fees and charges	54,805	Net income (loss)	$ 178,659
Investment security gains	12,681		
Net income (loss) -subsidiaries	0		
Other income (loss)	218,192		
Total other income	$ 285,678		

BOARD OF DIRECTORS

Edmund J. Krawczyk, Chairman
Dwayne Cherek
Herbert A. Nachtsheim
Jane C. Waraxa
John Krawczyk
Robert J. Blonski
James A. Sass
Longin C. Prazynski
Robert V. Donaj

MARATHON S&L ASSOCIATION
500 SCOTT ST.
WAUSAU 54401
TEL: (715) 845-7331

INCORPORATED: 01/29/1902 INSURANCE OF ACCOUNTS: 03/12/1958

CHIEF EXECUTIVE OFFICER: RALPH K. SCHLITZ, SR.

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 8,590,157	Deposit accounts	$ 75,995,297
Mortgage backed securities	3,178,329	Borrowed funds	650,000
Mortgage loans	60,815,905	Tax and insurance escrow	335,393
Consumer loans	5,897,114	Other liabilities	309,372
Non-mortgage commercial loans	2,007,380		
Repossessed assets	124,823	Total liabilities	$ 77,290,062
Equity invest. in subsidiaries	296,486		
Real estate investments	132,090	Capital stock & surplus	$ 0
Office properties and equipment	1,708,299	Retained earnings	6,200,046
Intangible assets	0		
Other assets	739,525	Total net worth	$ 6,200,046
TOTAL	$ 83,490,108	TOTAL	$ 83,490,108

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 2,509,306
Cash and securities	$ 459,113		
Mortgage loans & mtg securities	6,665,004		
Other loans & other loan secur.	885,652		
Total interest & dividends	$ 8,009,769	General & administrative exp:	
		Compensation and benefits	996,299
Interest expense:		Advertising and promotion	74,206
Deposits and escrow	$ 5,449,798	Office occupancy & equipment	274,867
Borrowed funds	105,610	Audit/exam/FDIC	206,519
Total interest expense	$ 5,555,408	Other	464,988
		Total gen. & admin. expense	$ 2,016,879
Net interest income	$ 2,454,361		
		Income before income taxes and extraordinary items	$ 492,427
Provision for & actual losses on loans & repossessed assets ,net	264,369		
		Income taxes	170,100
Net interest income after losses and provision for losses	$ 2,189,992	Inc before extraordinary items	$ 322,327
Other income:		Extraordinary items	0
Loan fees and charges	89,822		
Investment security gains	2,000	Net income (loss)	$ 322,327
Net income (loss) -subsidiaries	85,061		
Other income (loss)	142,431		
Total other income	$ 319,314		

BOARD OF DIRECTORS

Ralph K. Schlitz, Sr., Chair
Louis Abraham
Thomas Terwilliger
Robert Walraven
Paul T. Shore

MARQUETTE SAVINGS BANK, S.A.
10533 W. NATIONAL AVE.
WEST ALLIS 53227
TEL: (414) 327-3700

INCORPORATED: 11/23/1912

INSURANCE OF ACCOUNTS: 04/24/1951

CHIEF EXECUTIVE OFFICER: DON M. JANKE

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 5,757,122	Deposit accounts	$ 46,639,983
Mortgage backed securities	118,498	Borrowed funds	0
Mortgage loans	45,859,911	Tax and insurance escrow	46,597
Consumer loans	1,610,718	Other liabilities	822,411
Non-mortgage commercial loans	0		
Repossessed assets	194,387	Total liabilities	$ 47,508,991
Equity invest. in subsidiaries	0		
Real estate investments	1,000,000	Capital stock & surplus	$ 0
Office properties and equipment	992,421	Retained earnings	9,215,793
Intangible assets	0		
Other assets	1,191,727	Total net worth	$ 9,215,793
TOTAL	$ 56,724,784	TOTAL	$ 56,724,784

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 2,115,996
Cash and securities	$ 331,678		
Mortgage loans & mtg securities	4,671,860		
Other loans & other loan secur.	159,224		
Total interest & dividends	$ 5,162,762	General & administrative exp:	
		Compensation and benefits	$ 947,392
Interest expense:		Advertising and promotion	48,293
Deposits and escrow	$ 3,302,966	Office occupancy & equipment	232,540
Borrowed funds	21,326	Audit/exam/FDIC	117,114
Total interest expense	$ 3,324,292	Other	313,634
		Total gen. & admin. expense	$ 1,658,973
Net interest income	$ 1,838,470		
		Income before income taxes and extraordinary items	$ 457,023
Provision for & actual losses on loans & repossessed assets ,net	24,000		
		Income taxes	142,000
Net interest income after losses and provision for losses	$ 1,814,470	Inc before extraordinary items	$ 315,023
Other income:		Extraordinary items	0
Loan fees and charges	62,127		
Investment security gains	0	Net income (loss)	$ 315,023
Net income (loss) -subsidiaries	0		
Other income (loss)	239,399		
Total other income	$ 301,526		

BOARD OF DIRECTORS

Don M. Janke, Chairman
Rhody J. Megal
Joseph H. Morgan
Fred L. Berndt
Richard A. Knisbeck

MARSHFIELD SAVINGS BANK, S.A.
208 W. 5TH ST. (P.O. BOX 608)
MARSHFIELD 54449
TEL: (715) 387-1122

INCORPORATED: 04/30/1919 INSURANCE OF ACCOUNTS: 12/29/1949

CHIEF EXECUTIVE OFFICER: ROBERT N. LOTZER

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 6,557,479	Deposit accounts	$ 60,336,071
Mortgage backed securities	3,732,736	Borrowed funds	900,000
Mortgage loans	55,134,923	Tax and insurance escrow	660,986
Consumer loans	5,078,796	Other liabilities	491,544
Non-mortgage commercial loans	382,320		
Repossessed assets	0	Total liabilities	$ 62,388,601
Equity invest. in subsidiaries	0		
Real estate investments	51,345	Capital stock & surplus	$ 0
Office properties and equipment	630,372	Retained earnings	10,266,759
Intangible assets	0		
Other assets	1,087,389	Total net worth	$ 10,266,759
TOTAL	$ 72,655,360	TOTAL	$ 72,655,360

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 2,465,749
Cash and securities	$ 415,503		
Mortgage loans & mtg securities	5,604,118		
Other loans & other loan secur.	620,686		
Total interest & dividends	$ 6,640,307	General & administrative exp:	
		Compensation and benefits	$ 729,233
Interest expense:		Advertising and promotion	29,717
Deposits and escrow	$ 4,283,127	Office occupancy & equipment	135,484
Borrowed funds	82,474	Audit/exam/FDIC	141,379
Total interest expense	$ 4,365,601	Other	353,491
		Total gen. & admin. expense	$ 1,389,304
Net interest income	$ 2,274,706		
		Income before income taxes and extraordinary items	$ 1,076,445
Provision for & actual losses on loans & repossessed assets ,net	27,544		
		Income taxes	367,400
Net interest income after losses and provision for losses	$ 2,247,162	Inc before extraordinary items	$ 709,045
		Extraordinary items	0
Other income:			
Loan fees and charges	97,698	Net income (loss)	$ 709,045
Investment security gains	0		
Net income (loss) -subsidiaries	0		
Other income (loss)	120,889		
Total other income	$ 218,587		

BOARD OF DIRECTORS

Robert N. Lotzer, Chairman
Clyde Wynia
Gerald Heinzen
William D. Heiting
R. G. Schmidt
Orin C. Toltzman
David R. Jaye

MAYVILLE S&L ASSOCIATION
200 S. MAIN ST.
MAYVILLE 53050
TEL: (414) 387-2310

INCORPORATED: 01/31/1922 INSURANCE OF ACCOUNTS: 07/06/1953

CHIEF EXECUTIVE OFFICER: JEFFREY J. LABOMASCUS

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 2,404,317	Deposit accounts	$ 13,573,395
Mortgage backed securities	0	Borrowed funds	0
Mortgage loans	12,538,376	Tax and insurance escrow	4,060
Consumer loans	132,539	Other liabilities	55,551
Non-mortgage commercial loans	0		
Repossessed assets	0	Total liabilities	$ 13,633,006
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	407,015	Retained earnings	1,988,596
Intangible assets	0		
Other assets	139,355	Total net worth	$ 1,988,596
TOTAL	$ 15,621,602	TOTAL	$ 15,621,602

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes and extraordinary items	$ 531,554
Cash and securities	$ 183,363		
Mortgage loans & mtg securities	1,297,470		
Other loans & other loan secur.	15,529		
Total interest & dividends	$ 1,496,362	General & administrative exp:	
		Compensation and benefits	$ 178,332
Interest expense:		Advertising and promotion	13,415
Deposits and escrow	$ 969,196	Office occupancy & equipment	65,526
Borrowed funds	0	Audit/exam/FDIC	45,466
Total interest expense	$ 969,196	Other	47,979
		Total gen. & admin. expense	$ 350,718
Net interest income	$ 527,166		
		Income before income taxes and extraordinary items	$ 180,836
Provision for & actual losses on loans & repossessed assets ,net	9,000		
		Income taxes	60,346
Net interest income after losses and provision for losses	$ 518,166	Inc before extraordinary items	$ 120,490
		Extraordinary items	0
Other income:			
Loan fees and charges	0	Net income (loss)	$ 120,490
Investment security gains	0		
Net income (loss) -subsidiaries	0		
Other income (loss)	13,388		
Total other income	$ 13,338		

BOARD OF DIRECTORS

Robert E. Storck, Chairman
Jeffrey J. LaBomascus
Emil M. Uzelatz
Thomas E. Malesevich
Jo Ann C. Kaiser
James O. Smith
Mark C. Brieman

MILTON S&L ASSOCIATION
110 PARKVIEW DR.
MILTON 53563
TEL: (608) 868-7603

INCORPORATED: 01/26/1904

INSURANCE OF ACCOUNTS: 07/30/1956

CHIEF EXECUTIVE OFFICER: GERALD D. TURNER

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]

Cash and securities	$	5,080,410
Mortgage backed securities		44,662
Mortgage loans		8,755,729
Consumer loans		1,689,620
Non-mortgage commercial loans		305,392
Repossessed assets		0
Equity invest. in subsidiaries		0
Real estate investments		0
Office properties and equipment		241,012
Intangible assets		0
Other assets		181,042
TOTAL	$	16,297,867

[LIABILITIES AND NET WORTH]

Deposit accounts	$	15,103,732
Borrowed funds		0
Tax and insurance escrow		32,437
Other liabilities		48,616
Total liabilities	$	15,184,785
Capital stock & surplus	$	0
Retained earnings		1,113,082
Total net worth	$	1,113,082
TOTAL	$	16,297,867

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		
Cash and securities	$	376,312
Mortgage loans & mtg securities		929,681
Other loans & other loan secur.		242,575
Total interest & dividends	$	1,548,568
Interest expense:		
Deposits and escrow	$	1,083,738
Borrowed funds		0
Total interest expense	$	1,083,738
Net interest income	$	464,830
Provision for & actual losses on loans & repossessed assets ,net		32,675
Net interest income after losses and provision for losses	$	432,155
Other income:		
Loan fees and charges		9,299
Investment security gains		0
Net income (loss) -subsidiaries		0
Other income (loss)		32,825
Total other income	$	42,124
Income before general and administrative expenses, taxes, and extraordinary items	$	474,279
General & administrative exp:		
Compensation and benefits	$	197,637
Advertising and promotion		13,025
Office occupancy & equipment		51,505
Audit/exam/FDIC		56,005
Other		133,121
Total gen. & admin. expense	$	451,293
Income before income taxes and extraordinary items	$	22,986
Income taxes		2,750
Inc before extraordinary items	$	20,236
Extraordinary items		0
Net income (loss)	$	20,236

BOARD OF DIRECTORS

Carl M. Sunby
Gerald D. Turner
Henry A. Lukas
John F. Labpert
Howard E. Drake
Louis E. Sunby
Wayne F. Davidson

MITCHELL SAVINGS BANK, S.A.
7001 W. EDGERTON AVE.
GREENFIELD 53220
TEL: (414) 421-8200

INCORPORATED: 03/19/1919 INSURANCE OF ACCOUNTS: 06/02/1939

CHIEF EXECUTIVE OFFICER: RUDOLPH J. TALSKY

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 6,056,852	Deposit accounts	$ 70,751,298
Mortgage backed securities	11,476,841	Borrowed funds	755,882
Mortgage loans	55,754,302	Tax and insurance escrow	255,678
Consumer loans	3,118,866	Other liabilities	2,117,011
Non-mortgage commercial loans	0		
Repossessed assets	139,345	Total liabilities	$ 73,879,869
Equity invest. in subsidiaries	54,625		
Real estate investments	323,076	Capital stock & surplus	$ 0
Office properties and equipment	1,520,997	Retained earnings	6,088,357
Intangible assets	0		
Other assets	1,523,322	Total net worth	$ 6,088,357
TOTAL	$ 79,968,226	TOTAL	$ 79,968,226

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 2,258,828
Cash and securities	$ 376,342		
Mortgage loans & mtg securities	6,664,233		
Other loans & other loan secur.	312,873		
Total interest & dividends	$ 7,353,448	General & administrative exp:	
		Compensation and benefits	$ 948,726
Interest expense:		Advertising and promotion	10,021
Deposits and escrow	$ 5,385,610	Office occupancy & equipment	371,382
Borrowed funds	8,697	Audit/exam/FDIC	209,358
Total interest expense	$ 5,394,307	Other	364,878
		Total gen. & admin. expense	$ 1,904,365
Net interest income	$ 1,959,141		
		Income before income taxes and extraordinary items	$ 354,463
Provision for & actual losses on loans & repossessed assets ,net	62,921		
		Income taxes	136,916
Net interest income after losses and provision for losses	$ 1,896,220	Inc before extraordinary items	$ 217,547
		Extraordinary items	90,872
Other income:			
Loan fees and charges	213,100		
Investment security gains	0	Net income (loss)	$ 308,419
Net income (loss) -subsidiaries	26,669		
Other income (loss)	122,839		
Total other income	$ 362,608		

BOARD OF DIRECTORS

Joseph T. Talsky, Chairman
Arthur E. Olson
Helen J. Boheim
Rudolph J. Talsky
Val C. Talsky
Richard R. Pautz

MUTUAL SAVINGS BANK OF WIS., S.A.
510 E. WISCONSIN AVE.
MILWAUKEE 53202
TEL: (414) 272-8000

INCORPORATED: 06/27/1892 INSURANCE OF ACCOUNTS: 08/14/1940

CHIEF EXECUTIVE OFFICER: MICHAEL T. CROWLEY, JR.

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 326,094,016	Deposit accounts	$1,038,466,695
Mortgage backed securities	91,250,609	Borrowed funds	0
Mortgage loans	661,172,351	Tax and insurance escrow	6,449,454
Consumer loans	44,145,174	Other liabilities	21,453,792
Non-mortgage commercial loans	10,196,745		
Repossessed assets	1,300,348	Total liabilities	$1,066,369,941
Equity invest. in subsidiaries	723,952		
Real estate investments	1,745,189	Capital stock & surplus	$ 0
Office properties and equipment	15,797,530	Retained earnings	104,812,973
Intangible assets	0		
Other assets	18,757,000	Total net worth	$ 104,812,973
TOTAL	$1,171,182,914	TOTAL	$1,171,182,914

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 30,404,739
Cash and securities	$ 23,952,428		
Mortgage loans & mtg securities	74,517,238	General & administrative exp:	
Other loans & other loan secur.	6,126,847	Compensation and benefits	$ 7,997,637
Total interest & dividends	$ 104,596,513	Advertising and promotion	1,123,167
		Office occupancy & equipment	3,161,400
Interest expense:		Audit/exam/FDIC	2,329,755
Deposits and escrow	$ 76,673,226	Other	4,606,284
Borrowed funds	4,430	Total gen. & admin. expense	$ 19,218,243
Total interest expense	$ 76,677,656		
		Income before income taxes and extraordinary items	$ 11,186,496
Net interest income	$ 27,918,857		
		Income taxes	3,980,000
Provision for & actual losses on loans & repossessed assets ,net	651,639		
		Inc before extraordinary items	$ 7,206,496
Net interest income after losses and provision for losses	$ 27,267,218		
		Extraordinary items	0
Other income:			
Loan fees and charges	935,511	Net income (loss)	$ 7,206,496
Investment security gains	0		
Net income (loss) -subsidiaries	158,169		
Other income (loss)	2,043,841		
Total other income	$ 3,137,521		

BOARD OF DIRECTORS

Michael T. Crowley, Sr., Chair
R. W. Dwyer, Jr.
David J. Rolfs
M. G. Potratz
Michael T. Crowley, Jr.
Herbert W. Isermann
William J. Mielke

NEW LONDON S&L ASSOCIATION
101 PARK ST.
NEW LONDON 54961
TEL: (414) 982-4701

INCORPORATED: 11/07/1923 INSURANCE OF ACCOUNTS: 06/29/1938

CHIEF EXECUTIVE OFFICER: RALPH N. MARTEN

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 7,347,143	Deposit accounts	$ 62,429,849
Mortgage backed securities	2,071,145	Borrowed funds	0
Mortgage loans	50,192,660	Tax and insurance escrow	131,861
Consumer loans	9,241,907	Other liabilities	948,784
Non-mortgage commercial loans	1,257,362		
Repossessed assets	194,332	Total liabilities	$ 63,510,494
Equity invest. in subsidiaries	60,044		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	801,190	Retained earnings	9,010,896
Intangible assets	0		
Other assets	1,355,607	Total net worth	$ 9,010,896
TOTAL	$ 72,521,390	TOTAL	$ 72,521,390

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 2,610,037
Cash and securities	$ 394,159		
Mortgage loans & mtg securities	5,469,017	General & administrative exp:	
Other loans & other loan secur.	1,066,871	Compensation and benefits	$ 733,162
Total interest & dividends	$ 6,930,047	Advertising and promotion	9,599
Interest expense:		Office occupancy & equipment	98,871
Deposits and escrow	$ 4,573,546	Audit/exam/FDIC	202,011
Borrowed funds	31,721	Other	316,648
Total interest expense	$ 4,605,267	Total gen. & admin. expense	$ 1,360,291
Net interest income	$ 2,324,780	Income before income taxes and extraordinary items	$ 1,249,746
Provision for & actual losses on loans & repossessed assets ,net	74,617	Income taxes	499,500
Net interest income after losses and provision for losses	$ 2,250,163	Inc before extraordinary items	$ 750,246
Other income:		Extraordinary items	0
Loan fees and charges	93,733		
Investment security gains	-20,811	Net income (loss)	$ 750,246
Net income (loss) -subsidiaries	1,800		
Other income (loss)	285,152		
Total other income	$ 359,874		

BOARD OF DIRECTORS

Ralph Marten, Chairman
Carl Hensel
George Cuff
Wesley Fenske
Harold Emenecker

NORTHLAND BANK OF WIS., S.S.B.
221 4TH AVE. WEST
ASHLAND 54806
TEL: (715) 682-9371

INCORPORATED: 03/11/1902 INSURANCE OF ACCOUNTS: 12/23/1953

CHIEF EXECUTIVE OFFICER: MICHAEL V. MASTERSON

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 12,192,082	Deposit accounts	$ 119,687,403
Mortgage backed securities	26,798,358	Borrowed funds	0
Mortgage loans	53,316,728	Tax and insurance escrow	294,789
Consumer loans	15,977,511	Other liabilities	938,480
Non-mortgage commercial loans	13,825,970		
Repossessed assets	1,228,356	Total liabilities	$ 120,920,672
Equity invest. in subsidiaries	1,429,708		
Real estate investments	0	Capital stock & surplus	$ 4,787,790
Office properties and equipment	2,881,798	Retained earnings	5,263,839
Intangible assets	1,029,072		
Other assets	2,292,718	Total net worth	$ 10,051,629
TOTAL	$ 130,972,301	TOTAL	$ 130,972,301

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 3,495,996
Cash and securities	$ 949,922		
Mortgage loans & mtg securities	8,028,234		
Other loans & other loan secur.	3,462,444		
Total interest & dividends	$ 12,440,600	General & administrative exp:	
		Compensation and benefits	$ 1,859,360
Interest expense:		Advertising and promotion	79,555
Deposits and escrow	$ 8,532,331	Office occupancy & equipment	515,951
Borrowed funds	48,022	Audit/exam/FDIC	346,630
Total interest expense	$ 8,580,353	Other	1,040,975
		Total gen. & admin. expense	$ 3,842,471
Net interest income	$ 3,860,247		
		Income before income taxes and extraordinary items	$ -346,475
Provision for & actual losses on loans & repossessed assets ,net	1,295,415		
		Income taxes	-99,105
Net interest income after losses and provision for losses	$ 2,564,832	Inc before extraordinary items	$ -247,370
		Extraordinary items	0
Other income:			
Loan fees and charges	251,866	Net income (loss)	$ -247,370
Investment security gains	12,403		
Net income (loss) -subsidiaries	-52,090		
Other income (loss)	718,985		
Total other income	$ 931,164		

BOARD OF DIRECTORS

Omer Nelson, Chairman
Michael V. Masterson
LeRoy Lee
Gerald Larson
Donald Tyndall
Henry C. Martinsen
John Maitland
Eugene Halker
Edwin Malmberg

OSHKOSH S&L ASSOCIATION
420 S. KOELLER ST.
OSHKOSH 54901
TEL: (414) 236-3680

INCORPORATED: 03/13/1886 INSURANCE OF ACCOUNTS: 04/23/1951

CHIEF EXECUTIVE OFFICER: RONALD J. TIMMERMAN

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 26,715,219	Deposit accounts	$ 144,873,114
Mortgage backed securities	0	Borrowed funds	1,144,244
Mortgage loans	122,253,776	Tax and insurance escrow	423,443
Consumer loans	11,492,078	Other liabilities	2,749,050
Non-mortgage commercial loans	52,279		
Repossessed assets	255,567	Total liabilities	$ 149,189,851
Equity invest. in subsidiaries	6,405		
Real estate investments	393,471	Capital stock & surplus	$ 0
Office properties and equipment	4,220,819	Retained earnings	17,547,657
Intangible assets	0		
Other assets	1,347,894	Total net worth	$ 17,547,657
TOTAL	$ 166,737,508	TOTAL	$ 166,737,508

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 4,996,717
Cash and securities	$ 1,534,280		
Mortgage loans & mtg securities	12,155,275		
Other loans & other loan secur.	1,081,103		
Total interest & dividends	$ 14,770,658	General & administrative exp:	
		Compensation and benefits	$ 1,521,066
Interest expense:		Advertising and promotion	138,305
Deposits and escrow	$ 10,633,823	Office occupancy & equipment	236,160
Borrowed funds	0	Audit/exam/FDIC	376,957
Total interest expense	$ 10,633,823	Other	1,246,852
		Total gen. & admin. expense	$ 3,519,340
Net interest income	$ 4,136,835		
		Income before income taxes and extraordinary items	$ 1,477,377
Provision for & actual losses on loans & repossessed assets ,net	123,588		
		Income taxes	510,000
Net interest income after losses and provision for losses	$ 4,013,247	Inc before extraordinary items	$ 967,377
		Extraordinary items	0
Other income:			
Loan fees and charges	260,193	Net income (loss)	$ 967,377
Investment security gains	0		
Net income (loss) -subsidiaries	56,231		
Other income (loss)	667,046		
Total other income	$ 983,470		

BOARD OF DIRECTORS

William P. Jacobsen, Chairman
Gerald G. Pokrandt
Edwin L. Downing
David L. Geurden
David L. Baston
Lawrence Bittner
William P. Jacobsen
Thomas C. Butterbrodt
Ronald L. Tenpas

PAPER CITY SAVINGS ASSOCIATION
226 MARKET ST. (P.O. BOX 98)
NEKOOSA 54457
TEL: (715) 886-4800

INCORPORATED: 07/23/1923 INSURANCE OF ACCOUNTS: 05/26/1958

CHIEF EXECUTIVE OFFICER: RICHARD A. KALSCHEUR

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 1,828,995	Deposit accounts	$ 27,200,608
Mortgage backed securities	0	Borrowed funds	1,400,000
Mortgage loans	27,263,263	Tax and insurance escrow	763,463
Consumer loans	1,944,736	Other liabilities	335,842
Non-mortgage commercial loans	103,004		
Repossessed assets	139,797	Total liabilities	$ 29,699,913
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	289,268	Retained earnings	2,108,806
Intangible assets	0		
Other assets	239,656	Total net worth	$ 2,108,806
TOTAL	$ 31,808,719	TOTAL	$ 31,808,719

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 939,002
Cash and securities	$ 102,034		
Mortgage loans & mtg securities	2,735,592	General & administrative exp:	
Other loans & other loan secur.	218,832	Compensation and benefits	$ 305,033
Total interest & dividends	$ 3,056,458	Advertising and promotion	33,594
		Office occupancy & equipment	72,759
Interest expense:		Audit/exam/FDIC	71,096
Deposits and escrow	$ 2,011,275	Other	133,641
Borrowed funds	189,673	Total gen. & admin. expense	$ 616,123
Total interest expense	$ 2,200,948		
		Income before income taxes and extraordinary items	$ 322,879
Net interest income	$ 855,510		
		Income taxes	148,777
Provision for & actual losses on loans & repossessed assets ,net	96,000		
		Inc before extraordinary items	$ 174,102
Net interest income after losses and provision for losses	$ 759,510		
		Extraordinary items	0
Other income:			
Loan fees and charges	58,008	Net income (loss)	$ 174,102
Investment security gains	0		
Net income (loss) -subsidiaries	0		
Other income (loss)	121,484		
Total other income	$ 179,492		

BOARD OF DIRECTORS

Richard A. Kalscheur, Chairman
James H. Wenzlaff
Richard Wasson
John E. Thompson
Franklin E. Robinson

RELIANCE S&L ASSOCIATION
3140 S. 27TH ST.
MILWAUKEE 53215
TEL: (414) 671-2222

INCORPORATED: 09/01/1922 INSURANCE OF ACCOUNTS: 06/02/1939

CHIEF EXECUTIVE OFFICER: O. WILLIAM HELD

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 8,152,326	Deposit accounts	$ 18,940,598
Mortgage backed securities	3,656,958	Borrowed funds	0
Mortgage loans	14,784,655	Tax and insurance escrow	223,487
Consumer loans	9,000	Other liabilities	188,523
Non-mortgage commercial loans	0		
Repossessed assets	0	Total liabilities	$ 19,352,608
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	43,138	Retained earnings	7,634,186
Intangible assets	0		
Other assets	340,717	Total net worth	$ 7,634,186
TOTAL	$ 26,986,794	TOTAL	$ 26,986,794

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 1,203,027
Cash and securities	$ 776,265		
Mortgage loans & mtg securities	1,839,801		
Other loans & other loan secur.	212		
Total interest & dividends	$ 2,616,278	General & administrative exp:	
		Compensation and benefits	$ 203,624
Interest expense:		Advertising and promotion	14,455
Deposits and escrow	$ 1,449,073	Office occupancy & equipment	48,552
Borrowed funds	0	Audit/exam/FDIC	63,100
Total interest expense	$ 1,449,073	Other	84,938
		Total gen. & admin. expense	$ 414,669
Net interest income	$ 1,167,205		
		Income before income taxes and extraordinary items	$ 788,358
Provision for & actual losses on loans & repossessed assets ,net	6,000		
		Income taxes	312,801
Net interest income after losses and provision for losses	$ 1,161,205	Inc before extraordinary items	$ 475,557
Other income:		Extraordinary items	0
Loan fees and charges	6,877		
Investment security gains	0	Net income (loss)	$ 475,557
Net income (loss) -subsidiaries	0		
Other income (loss)	34,945		
Total other income	$ 41,822		

BOARD OF DIRECTORS

O. William Held
John T. Lynch
Marjorie A. Spicuzza

REPUBLIC CAPITAL BANK, S.S.B.
500 W. BROWN DEER RD., P.O. 17995
MILWAUKEE 53217
TEL: (414) 352-4080

INCORPORATED: 01/12/1923

INSURANCE OF ACCOUNTS: 06/09/1939

CHIEF EXECUTIVE OFFICER: RICHARD M. BROPHY

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 72,482,589	Deposit accounts	$ 508,093,181
Mortgage backed securities	141,669,735	Borrowed funds	18,798,693
Mortgage loans	242,565,378	Tax and insurance escrow	4,702,862
Consumer loans	61,611,469	Other liabilities	6,739,975
Non-mortgage commercial loans	2,112,197		
Repossessed assets	13,766,640	Total liabilities	$ 538,334,711
Equity invest. in subsidiaries	11,699,639		
Real estate investments	0	Capital stock & surplus	$ 19,299,801
Office properties and equipment	10,785,035	Retained earnings	14,987,984
Intangible assets	0		
Other assets	15,929,814	Total net worth	$ 34,287,785
TOTAL	$ 572,622,496	TOTAL	$ 572,622,496

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 11,159,089
Cash and securities	$ 5,876,253		
Mortgage loans & mtg securities	38,895,769	General & administrative exp:	
Other loans & other loan secur.	8,180,216	Compensation and benefits	$ 6,060,843
Total interest & dividends	$ 52,952,238	Advertising and promotion	930,972
		Office occupancy & equipment	2,705,110
Interest expense:		Audit/exam/FDIC	1,296,702
Deposits and escrow	$ 36,105,159	Other	7,749,653
Borrowed funds	2,824,527	Total gen. & admin. expense	$ 18,743,280
Total interest expense	$ 38,929,686		
		Income before income taxes and extraordinary items	$ -7,584,191
Net interest income	$ 14,022,552		
		Income taxes	-2,514,359
Provision for & actual losses on loans & repossessed assets ,net	9,816,558		
		Inc before extraordinary items	$ -5,069,832
Net interest income after losses and provision for losses	$ 4,205,994		
		Extraordinary items	0
Other income:			
Loan fees and charges	2,622,504	Net income (loss)	$ -5,069,832
Investment security gains	-80,373		
Net income (loss) -subsidiaries	-74,351		
Other income (loss)	4,485,315		
Total other income	$ 6,953,095		

BOARD OF DIRECTORS

Frank J. Banholzer, Chairman
Richard J. Glaisner
Joseph H. Looper
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Glenn R. Coates
Richard M. Brophy
Melvin G. Nelson
Paul F. Bronson
Marion F. Gregory
Ronald A. Ward
Julius Marks
Robert A. Coltman
Elaine E. Jensen
Clayton H. Nielsen

ROCK SAVINGS BANK, S.A.
531 E. GRAND AVE.
BELOIT 53511
TEL: (608) 364-9044

INCORPORATED: 04/01/1916 INSURANCE OF ACCOUNTS: 07/15/1976

CHIEF EXECUTIVE OFFICER: JOHN T. BENNETT

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 6,320,044	Deposit accounts	$ 65,157,687
Mortgage backed securities	3,398,185	Borrowed funds	6,000,000
Mortgage loans	63,255,274	Tax and insurance escrow	107,982
Consumer loans	3,382,559	Other liabilities	1,203,359
Non-mortgage commercial loans	724,136		
Repossessed assets	89,824	Total liabilities	$ 72,469,028
Equity invest. in subsidiaries	0		
Real estate investments	455,681	Capital stock & surplus	$ 0
Office properties and equipment	618,363	Retained earnings	6,986,134
Intangible assets	0		
Other assets	1,211,096	Total net worth	$ 6,986,134
TOTAL	$ 79,455,162	TOTAL	$ 79,455,162

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 2,318,618
Cash and securities	$ 474,905		
Mortgage loans & mtg securities	6,084,297	General & administrative exp:	
Other loans & other loan secur.	417,809	Compensation and benefits	$ 659,404
Total interest & dividends	$ 6,977,011	Advertising and promotion	61,912
		Office occupancy & equipment	157,009
Interest expense:		Audit/exam/FDIC	182,656
Deposits and escrow	$ 4,810,619	Other	407,915
Borrowed funds	195,857	Total gen. & admin. expense	$ 1,468,896
Total interest expense	$ 5,006,476		
		Income before income taxes and extraordinary items	$ 849,722
Net interest income	$ 1,970,535		
		Income taxes	236,800
Provision for & actual losses on loans & repossessed assets ,net	66,707		
		Inc before extraordinary items	$ 612,922
Net interest income after losses and provision for losses	$ 1,903,828		
		Extraordinary items	-12,333
Other income:			
Loan fees and charges	152,656	Net income (loss)	$ 600,589
Investment security gains	31,674		
Net income (loss) -subsidiaries	0		
Other income (loss)	230,460		
Total other income	$ 414,790		

BOARD OF DIRECTORS

John T. Bennett, Chairman
J. Weldon Cole
Joseph Moen
Jack Brusberg
John Morgan
Donald Goiffon
T. T. Stevenson
Joyce Scholten
Bradley H. Ewald

SECURITY BANK, SSB
184 W. WISCONSIN AVE.
MILWAUKEE 53203
TEL: (414) 273-1900

INCORPORATED: 04/11/1913 INSURANCE OF ACCOUNTS: 06/02/1939

CHIEF EXECUTIVE OFFICER: WILLIAM G. SCHUETT

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 166,706,425	Deposit accounts	$1,771,115,834
Mortgage backed securities	111,996,147	Borrowed funds	28,361,308
Mortgage loans	1,409,607,639	Tax and insurance escrow	13,267,263
Consumer loans	297,007,095	Other liabilities	53,628,386
Non-mortgage commercial loans	68,241,171		
Repossessed assets	3,702,950	Total liabilities	$1,866,372,791
Equity invest. in subsidiaries	17,762,429		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	20,925,299	Retained earnings	260,389,871
Intangible assets	0		
Other assets	30,813,507	Total net worth	$ 260,389,871
TOTAL	$2,126,762,662	TOTAL	$2,126,762,662

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 79,327,402
Cash and securities	$ 16,076,014		
Mortgage loans & mtg securities	149,674,777	General & administrative exp:	
Other loans & other loan secur.	40,674,141	Compensation and benefits	$ 25,378,218
Total interest & dividends	$ 206,424,932	Advertising and promotion	3,372,658
		Office occupancy & equipment	8,374,953
Interest expense:		Audit/exam/FDIC	4,130,264
Deposits and escrow	$ 130,366,498	Other	9,058,218
Borrowed funds	4,027,897	Total gen. & admin. expense	$ 50,314,311
Total interest expense	$ 134,394,395		
		Income before income taxes and extraordinary items	$ 29,013,091
Net interest income	$ 72,030,537		
		Income taxes	10,745,000
Provision for & actual losses on loans & repossessed assets ,net	2,271,930		
		Inc before extraordinary items	$ 18,268,091
Net interest income after losses and provision for losses	$ 69,758,607		
		Extraordinary items	0
Other income:			
Loan fees and charges	2,078,611	Net income (loss)	$ 18,268,091
Investment security gains	9,845		
Net income (loss) -subsidiaries	1,859,028		
Other income (loss)	5,621,311		
Total other income	$ 9,568,795		

BOARD OF DIRECTORS

Joseph F. Schoendorf, Jr., Chm
Robert J. Koehler
Timothy C. Foote
Arthur C. Meyer
William G. Schuett, Jr.
Wm. G. Schuett
Gustav J. Dreyer, Jr.
Robert A. Schaefer
Francis J. Schmitt
John G. Reuteman

SOUTH MILWAUKEE SAVINGS BANK, S.A.
1015 MARQUETTE AVE.
SOUTH MILWAUKEE 53172
TEL: (414) 762-7600

INCORPORATED: 07/27/1895 INSURANCE OF ACCOUNTS: 06/02/1939

CHIEF EXECUTIVE OFFICER: OLIVER R. DeGROOT

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 19,195,832	Deposit accounts	$ 124,174,581
Mortgage backed securities	12,052,855	Borrowed funds	7,000,000
Mortgage loans	114,273,796	Tax and insurance escrow	494,759
Consumer loans	764,221	Other liabilities	923,876
Non-mortgage commercial loans	0		
Repossessed assets	34,230	Total liabilities	$ 132,593,216
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	484,689	Retained earnings	17,161,071
Intangible assets	0		
Other assets	2,948,664	Total net worth	$ 17,161,071
TOTAL	$ 149,754,287	TOTAL	$ 149,754,287

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 4,127,610
Cash and securities	$ 1,689,993		
Mortgage loans & mtg securities	12,483,885	General & administrative exp:	
Other loans & other loan secur.	69,617	Compensation and benefits	$ 918,220
Total interest & dividends	$ 14,243,495	Advertising and promotion	138,454
		Office occupancy & equipment	134,767
Interest expense:		Audit/exam/FDIC	313,880
Deposits and escrow	$ 9,635,932	Other	432,335
Borrowed funds	580,786	Total gen. & admin. expense	$ 1,937,656
Total interest expense	$ 10,216,718		
		Income before income taxes and extraordinary items	$ 2,189,954
Net interest income	$ 4,026,777		
		Income taxes	803,594
Provision for & actual losses on loans & repossessed assets ,net	161,999		
		Inc before extraordinary items	$ 1,386,360
Net interest income after losses and provision for losses	$ 3,864,778		
		Extraordinary items	0
Other income:			
Loan fees and charges	43,988	Net income (loss)	$ 1,386,360
Investment security gains	-34,679		
Net income (loss) -subsidiaries	0		
Other income (loss)	253,523		
Total other income	$ 262,832		

BOARD OF DIRECTORS

Oliver R. DeGroot, Chairman
Joseph L. Nirschl
Darrell A. Francis
Gerard L. Pfannenstiel
Bradford S. Croeker
Charles G. Jacobs
Tom Bitters

SUPERIOR S&L ASSOCIATION
1130 TOWER AVE.
SUPERIOR 54880
TEL: (715) 394-7778

INCORPORATED: 03/10/1924

INSURANCE OF ACCOUNTS: 09/18/1951

CHIEF EXECUTIVE OFFICER: DAVID H. STACK

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]

Cash and securities	$	10,564,865
Mortgage backed securities		0
Mortgage loans		24,453,709
Consumer loans		1,275,370
Non-mortgage commercial loans	-	399,201
Repossessed assets		409,231
Equity invest. in subsidiaries		0
Real estate investments		0
Office properties and equipment		335,576
Intangible assets		0
Other assets		663,978
TOTAL	$	38,101,930

[LIABILITIES AND NET WORTH]

Deposit accounts	$	33,819,944
Borrowed funds		0
Tax and insurance escrow		272,314
Other liabilities		573,031
Total liabilities	$	34,665,289
Capital stock & surplus	$	0
Retained earnings		3,436,641
Total net worth	$	3,436,641
TOTAL	$	38,101,930

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		
Cash and securities	$	665,382
Mortgage loans & mtg securities		2,898,241
Other loans & other loan secur.		204,571
Total interest & dividends	$	3,768,194
Interest expense:		
Deposits and escrow	$	2,438,700
Borrowed funds		0
Total interest expense	$	2,438,700
Net interest income	$	1,329,494
Provision for & actual losses on loans & repossessed assets ,net		303,074
Net interest income after losses and provision for losses	$	1,026,420
Other income:		
Loan fees and charges		80,692
Investment security gains		-2,660
Net income (loss) -subsidiaries		0
Other income (loss)		84,194
Total other income	$	162,226
Income before general and administrative expenses, taxes, and extraordinary items	$	1,188,646
General & administrative exp:		
Compensation and benefits	$	470,235
Advertising and promotion		67,563
Office occupancy & equipment		218,666
Audit/exam/FDIC		88,647
Other		191,185
Total gen. & admin. expense	$	1,036,296
Income before income taxes and extraordinary items	$	152,350
Income taxes		55,500
Inc before extraordinary items	$	96,850
Extraordinary items		0
Net income (loss)	$	96,850

BOARD OF DIRECTORS

Floyd G. Bernard, Chairman
Richard E. Erickson
Virgil M. Everson
3069d H. Stack
William J. Manion
Jeffrey B. Hanson

THE EQUITABLE BANK, S.S.B.
5225 S. 108TH ST. (P.O. BOX 329)
HALES CORNERS
TEL: (414)425-4321

INCORPORATED: 10/01/1982

INSURANCE OF ACCOUNTS: 09/25/1936

CHIEF EXECUTIVE OFFICER: CHARLES R. PITTELKOW

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 33,970,012	Deposit accounts	$ 213,606,766
Mortgage backed securities	490,122	Borrowed funds	0
Mortgage loans	149,449,829	Tax and insurance escrow	39,402
Consumer loans	34,523,206	Other liabilities	4,486,124
Non-mortgage commercial loans	958,979		
Repossessed assets	1,220,435	Total liabilities	$ 218,132,292
Equity invest. in subsidiaries	741,350		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	3,343,983	Retained earnings	15,822,669
Intangible assets	4,836,255		
Other assets	4,420,790	Total net worth	$ 15,822,669
TOTAL	$ 233,954,961	TOTAL	$ 233,954,961

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 7,622,506
Cash and securities	$ 2,268,505		
Mortgage loans & mtg securities	16,030,214	General & administrative exp:	
Other loans & other loan secur.	3,574,757	Compensation and benefits	$ 2,479,335
Total interest & dividends	$ 21,873,476	Advertising and promotion	202,100
		Office occupancy & equipment	1,012,599
Interest expense:		Audit/exam/FDIC	584,327
Deposits and escrow	$ 15,916,424	Other	1,711,427
Borrowed funds	0	Total gen. & admin. expense	$ 5,989,788
Total interest expense	$ 15,916,424		
		Income before income taxes and extraordinary items	$ 1,632,718
Net interest income	$ 5,957,052		
		Income taxes	734,600
Provision for & actual losses on loans & repossessed assets ,net	356,211		
		Inc before extraordinary items	$ 898,118
Net interest income after losses and provision for losses	$ 5,600,841		
		Extraordinary items	0
Other income:			
Loan fees and charges	1,044,831	Net income (loss)	$ 898,118
Investment security gains	0		
Net income (loss) -subsidiaries	48,165		
Other income (loss)	928,669		
Total other income	$ 2,021,665		

BOARD OF DIRECTORS

Charles R. Pittelkow, Chairman
William J. Godsell
H. Mitchell Bliss
George T. Weber
Dennis A. Foglia
Thomas W. Korb
Ralph Lassa

TOMAHAWK COMMUNITY BANK, S.S.B.
15 E. WISCONSIN AVE.
TOMAHAWK 54487
TEL: (715) 453-2144

INCORPORATED: 03/29/1920 INSURANCE OF ACCOUNTS: 03/17/1952

CHIEF EXECUTIVE OFFICER: JAMES S. DENTLER

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 2,918,046	Deposit accounts	$ 28,988,685
Mortgage backed securities	8,149,826	Borrowed funds	0
Mortgage loans	16,162,786	Tax and insurance escrow	175,599
Consumer loans	2,708,395	Other liabilities	576,782
Non-mortgage commercial loans	980,111		
Repossessed assets	19,277	Total liabilities	$ 29,741,066
Equity invest. in subsidiaries	0		
Real estate investments	151,668	Capital stock & surplus	$ 0
Office properties and equipment	402,847	Retained earnings	2,344,618
Intangible assets	0		
Other assets	592,728	Total net worth	$ 2,344,618
TOTAL	$ 32,085,684	TOTAL	$ 32,085,684

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 1,029,945
Cash and securities	$ 80,583		
Mortgage loans & mtg securities	2,479,496	General & administrative exp:	
Other loans & other loan secur.	395,500	Compensation and benefits	$ 404,576
Total interest & dividends	$ 2,955,579	Advertising and promotion	29,872
		Office occupancy & equipment	132,084
Interest expense:		Audit/exam/FDIC	100,443
Deposits and escrow	$ 2,040,237	Other	80,233
Borrowed funds	0	Total gen. & admin. expense	$ 747,208
Total interest expense	$ 2,040,237		
		Income before income taxes and extraordinary items	$ 282,737
Net interest income	$ 915,342		
		Income taxes	92,300
Provision for & actual losses on loans & repossessed assets ,net	29,944		
		Inc before extraordinary items	$ 190,437
Net interest income after losses and provision for losses	$ 885,398		
		Extraordinary items	0
Other income:			
Loan fees and charges	29,933	Net income (loss)	$ 190,437
Investment security gains	15,001		
Net income (loss) -subsidiaries	0		
Other income (loss)	99,613		
Total other income	$ 144,547		

BOARD OF DIRECTORS

Edwin P. Daigle, Chairman
James S. Dentler
Clarence Viegut
Elsie Bartz
Timothy R. Herman
Leander R. Zastrow

UNITED S&LA
604 NORTH 8TH STREET
SHEBOYGAN 53081
TEL: (414) 458-9000

INCORPORATED: 04/01/1885 INSURANCE OF ACCOUNTS: 05/18/1949

CHIEF EXECUTIVE OFFICER: WILLIAM F. GEHRKE

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 17,881,158	Deposit accounts	$ 281,336,978
Mortgage backed securities	9,299,036	Borrowed funds	5,276,786
Mortgage loans	252,374,512	Tax and insurance escrow	1,535,759
Consumer loans	22,946,912	Other liabilities	2,419,906
Non-mortgage commercial loans	138,087		
Repossessed assets	1,226,374	Total liabilities	$ 290,569,429
Equity invest. in subsidiaries	1,536,093		
Real estate investments	1,069,157	Capital stock & surplus	$ 0
Office properties and equipment	6,278,120	Retained earnings	28,052,673
Intangible assets	619,322		
Other assets	5,263,331	Total net worth	$ 28,052,673
TOTAL	$ 318,622,102	TOTAL	$ 318,622,102

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 10,160,120
Cash and securities	$ 1,808,665		
Mortgage loans & mtg securities	25,316,385		
Other loans & other loan secur.	2,699,914		
Total interest & dividends	$ 29,824,964	General & administrative exp:	
		Compensation and benefits	$ 3,833,274
Interest expense:		Advertising and promotion	320,556
Deposits and escrow	$ 21,101,779	Office occupancy & equipment	1,164,355
Borrowed funds	332,120	Audit/exam/FDIC	675,826
Total interest expense	$ 21,433,899	Other	1,788,310
		Total gen. & admin. expense	$ 7,782,321
Net interest income	$ 8,391,065		
		Income before income taxes and extraordinary items	$ 2,377,799
Provision for & actual losses on loans & repossessed assets ,net	151,632		
		Income taxes	769,800
Net interest income after losses and provision for losses	$ 8,239,433	Inc before extraordinary items	$ 1,607,999
Other income:		Extraordinary items	0
Loan fees and charges	640,980		
Investment security gains	0	Net income (loss)	$ 1,607,999
Net income (loss) -subsidiaries	118,069		
Other income (loss)	1,161,638		
Total other income	$ 1,920,687		

BOARD OF DIRECTORS

William F. Gehrke, Chairman
Reynolds Honold
Willot Pitz
Frank Zummach
Ronald Begalke
Howard Hoppe
Owen Tilleson

WAUWATOSA S&LA
7500 W. STATE ST.
WAUWATOSA 53213
TEL: (414) 258-5880

INCORPORATED: 01/17/1921

INSURANCE OF ACCOUNTS: 06/02/1939

CHIEF EXECUTIVE OFFICER: RAYMOND J. PERRY

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 14,809,960	Deposit accounts	$ 313 087,541
Mortgage backed securities	51,417,532	Borrowed funds	0
Mortgage loans	288,739,489	Tax and insurance escrow	160,041
Consumer loans	155,198	Other liabilities	10,364,450
Non-mortgage commercial loans	0		
Repossessed assets	1,646,065	Total liabilities	$ 323,612,032
Equity invest. in subsidiaries	24,731		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	3,526,069	Retained earnings	41,888,486
Intangible assets	0		
Other assets	5,181,474	Total net worth	$ 41,888,486
TOTAL	$ 365,500,518	TOTAL	$ 365,500,518

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 9,538,641
Cash and securities	$ 2,977,400		
Mortgage loans & mtg securities	31,360,874	General & administrative exp:	
Other loans & other loan secur.	26,586	Compensation and benefits	$ 2,858,468
Total interest & dividends	$ 34,364,860	Advertising and promotion	102,216
		Office occupancy & equipment	521,407
Interest expense:		Audit/exam/FDIC	607,100
Deposits and escrow	$ 25,667,722	Other	1,590,793
Borrowed funds	303,212	Total gen. & admin. expense	$ 5,679,984
Total interest expense	$ 25,970,934		
		Income before income taxes and extraordinary items	$ 3,858,657
Net interest income	$ 8,393,926		
		Income taxes	1,272,000
Provision for & actual losses on loans & repossessed assets ,net	434,345		
		Inc before extraordinary items	$ 2,586,657
Net interest income after losses and provision for losses	$ 7,959,581		
		Extraordinary items	0
Other income:			
Loan fees and charges	432,242	Net income (loss)	$ 2,586,657
Investment security gains	4,501		
Net income (loss) -subsidiaries	399,934		
Other income (loss)	742,383		
Total other income	$ 1,579,060		

BOARD OF DIRECTORS

Charles A. Perry, Chairman
Raymond J. Perry
Robert Temple
Thomas Dalum
W. Grant Schmidt

WEST ALLIS SAVINGS BANK, S.A.
7401 W. GREENFIELD AVE.
MILWAUKEE 53214
TEL: (414) 778-4600

INCORPORATED: 07/05/1919

INSURANCE OF ACCOUNTS: 06/02/1939

CHIEF EXECUTIVE OFFICER: JAMES D. SMESSAERT

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 19,323,788	Deposit accounts	$ 106,018,574
Mortgage backed securities	21,574,619	Borrowed funds	10,240,000
Mortgage loans	69,052,810	Tax and insurance escrow	2,684,664
Consumer loans	16,456,249	Other liabilities	1,235,247
Non-mortgage commercial loans	0		
Repossessed assets	90,362	Total liabilities	$ 120,178,485
Equity invest. in subsidiaries	185,908		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	3,088,170	Retained earnings	12,304,702
Intangible assets	108,749		
Other assets	2,602,532	Total net worth	$ 12,304,702
TOTAL	$ 132,483,187	TOTAL	$ 132,483,187

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 4,571,497
Cash and securities	$ 1,495,954		
Mortgage loans & mtg securities	8,813,541		
Other loans & other loan secur.	1,912,820		
Total interest & dividends	$ 12,222,315	General & administrative exp:	
		Compensation and benefits	$ 1,610,127
Interest expense:		Advertising and promotion	155,327
Deposits and escrow	$ 7,591,040	Office occupancy & equipment	548,699
Borrowed funds	873,377	Audit/exam/FDIC	236,219
Total interest expense	$ 8,464,417	Other	1,217,654
		Total gen. & admin. expense	$ 3,768,026
Net interest income	$ 3,757,898		
		Income before income taxes and extraordinary items	$ 803,471
Provision for & actual losses on loans & repossessed assets ,net	154,527		
		Income taxes	295,000
Net interest income after losses and provision for losses	$ 3,603,371	Inc before extraordinary items	$ 508,471
		Extraordinary items	-40,420
Other income:			
Loan fees and charges	339,866	Net income (loss)	$ 468,051
Investment security gains	-1,915		
Net income (loss) -subsidiaries	14,126		
Other income (loss)	616,049		
Total other income	$ 968,126		

BOARD OF DIRECTORS

Milton Dalin, Chairman
Jerome A. Weitzer
Charles Rickheim
James D. Smessaert
Floyd Brink

WEST BEND SAVINGS BANK, S.A.
ONE SAVINGS CENTER (P.O. BOX 437)
WEST BEND 53095
TEL: (414) 334-5563

INCORPORATED: 03/30/1926

INSURANCE OF ACCOUNTS: 03/23/1939

CHIEF EXECUTIVE OFFICER: RICHARD A LARSON

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 9,728,431	Deposit accounts	$ 115,009,510
Mortgage backed securities	820,264	Borrowed funds	1,329,956
Mortgage loans	102,953,202	Tax and insurance escrow	1,267,999
Consumer loans	5,660,322	Other liabilities	770,284
Non-mortgage commercial loans	1,710,695		
Repossessed assets	170,375	Total liabilities	$ 118,377,749
Equity invest. in subsidiaries	727,615		
Real estate investments	53,350	Capital stock & surplus	$ 0
Office properties and equipment	3,334,162	Retained earnings	8,058,861
Intangible assets	0		
Other assets	1,278,194	Total net worth	$ 8,058,861
TOTAL	$ 126,436,610	TOTAL	$ 126,436,610

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 4,303,969
Cash and securities	$ 857,733		
Mortgage loans & mtg securities	10,328,630	General & administrative exp:	
Other loans & other loan secur.	740,528	Compensation and benefits	$ 1,493,043
Total interest & dividends	$ 11,926,891	Advertising and promotion	280,966
		Office occupancy & equipment	493,420
Interest expense:		Audit/exam/FDIC	323,085
Deposits and escrow	$ 8,106,304	Other	653,063
Borrowed funds	78,660	Total gen. & admin. expense	$ 3,243,577
Total interest expense	$ 8,184,964		
		Income before income taxes and extraordinary items	$ 1,060,392
Net interest income	$ 3,741,927		
		Income taxes	357,750
Provision for & actual losses on loans & repossessed assets ,net	62,246		
		Inc before extraordinary items	$ 702,642
Net interest income after losses and provision for losses	$ 3,679,681		
		Extraordinary items	0
Other income:			
Loan fees and charges	96,731	Net income (loss)	$ 702,642
Investment security gains	0		
Net income (loss) -subsidiaries	116,204		
Other income (loss)	411,353		
Total other income	$ 624,288		

BOARD OF DIRECTORS

Richard A. Larson, Chairman
Ronald Regal
Joseph J. Zadra
Lawrence W. Hillman
Ronald Regal
C. J. Schloemer
E. W. Kannenberg
Ronald J. Larson
John Kasten

WISCONSIN SAVINGS BANK, S.A.
1002 SUPERIOR AVE.
TOMAH 54660
TEL: (608) 372-2198

INCORPORATED: 12/09/1920

INSURANCE OF ACCOUNTS: 02/23/1951

CHIEF EXECUTIVE OFFICER: ROBERT HOLMES

STATEMENT OF CONDITION - DECEMBER 31, 1990

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 12,903,719	Deposit accounts	$ 66,426,156
Mortgage backed securities	752,132	Borrowed funds	0
Mortgage loans	49,151,592	Tax and insurance escrow	619,930
Consumer loans	6,240,127	Other liabilities	1,663,875
Non-mortgage commercial loans	949,009		
Repossessed assets	257,096	Total liabilities	$ 68,709,961
Equity invest. in subsidiaries	2,950,403		
Real estate investments	0	Capital stock & surplus	$ 1,893,166
Office properties and equipment	1,469,303	Retained earnings	5,140,719
Intangible assets	41,059		
Other assets	1,029,406	Total net worth	$ 7,033,885
TOTAL	$ 75,743,846	TOTAL	$ 75,743,846

STATEMENT OF OPERATIONS - 1990

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 2,510,472
Cash and securities	$ 590,892		
Mortgage loans & mtg securities	5,333,142	General & administrative exp:	
Other loans & other loan secur.	893,803	Compensation and benefits	$ 1,257,797
Total interest & dividends	$ 6,817,837	Advertising and promotion	64,124
		Office occupancy & equipment	346,226
Interest expense:		Audit/exam/FDIC	168,120
Deposits and escrow	$ 4,357,136	Other	735,679
Borrowed funds	0	Total gen. & admin. expense	$ 2,571,946
Total interest expense	$ 4,357,136		
		Income before income taxes and extraordinary items	$ -61,474
Net interest income	$ 2,460,701		
		Income taxes	-134,000
Provision for & actual losses on loans & repossessed assets ,net	650,601		
		Inc before extraordinary items	$ 72,526
Net interest income after losses and provision for losses	$ 1,810,100		
		Extraordinary items	0
Other income:			
Loan fees and charges	76,952	Net income (loss)	$ 72,526
Investment security gains	0		
Net income (loss) -subsidiaries	257,213		
Other income (loss)	366,207		
Total other income	$ 700,372		

BOARD OF DIRECTORS

Robert E. Steele, Chairman
Ronald Thorson
John Effa
Robert W. Holmes
Larry Berry
Donald Burnstad

ALL FEDERAL CHARTERED SAVINGS AND LOAN ASSOCIATION OFFICES
IN WISCONSIN

AT

DECEMBER 31, 1990

FEDERAL CHARTERED SAVINGS AND LOAN OFFICES

DECEMBER 31, 1990

BARABOO FEDERAL BANK, FSB — GARY E. WEGNER, CEO
1159 8TH ST. (P.O. BOX 51) — (608) 356-7771
BARABOO 53913

OTHER OFFICES
128 FOURTH AVE., BARABOO
611 E. WISCONSIN ST., PORTAGE
525 WATER ST., SAUK CITY
TOTAL OF OTHER OFFICES 3

BAY VIEW FEDERAL S&LA — WAYNE L. JOHNSON, CEO
3974 S. HOWELL AVE. — (414) 744-1831
MILWAUKEE 53207

CUMBERLAND FEDERAL BANK, FSB — KEN BARROWS, CEO
1390 SECOND AVE. — (715) 822-2249
CUMBERLAND 54829

FIRST FEDERAL S&LA OF EAU CLAIRE — DONALD TIETZ, CEO
319 E. GRAND AVE. (P.O. BOX 1548) — (715) 833-7700
EAU CLAIRE 54702

OTHER OFFICES
134 W. LINCOLN, AUGUSTA
35 W. COLUMBIA ST., CHIPPEWA FALLS
422 MAIN ST., CORNELL
2812 MALL DR., EAU CLAIRE
2722 EDDY LA., EAU CLAIRE
372 W. MAIN ST., ELLSWORTH
104 KANSAS AVE., HAYWARD
2000 CRESTVIEW DR., HUDSON
1556 THUNDERBIRD MALL, MENOMONIE
717 MAIN ST., MENOMONIE
2460 S. MAIN ST., RICE LAKE
144 WASHINGTON ST. NORTH, ST. CROIX FALLS
200 N. BROADWAY ST., STANLEY
TOTAL OF OTHER OFFICES 13

FIRST FEDERAL S&LA OF PLATTEVILLE — THOMAS FAHERTY, CEO
35 E. MAIN ST. — (608) 348-9515
PLATTEVILLE 53818

OTHER OFFICES
1290 FOURTH ST., FENNIMORE
107 W. NEBRASKA ST., MUSCODA
TOTAL OF OTHER OFFICES 2

FIRST FEDERAL SAV. BANK LAX-MADISON — THOMAS W. SCHINI, CEO
605 STATE ST. — (608) 784-8000
LA CROSSE 54601

OTHER OFFICES
4407 COTTAGE GROVE RD., COTTAGE GROVE
1107 REGIS CT., EAU CLAIRE
3002 FISH HATCHERY RD., FITCHBURG
244 N. MAIN ST., FORT ATKINSON
1405 COULEE RD., HUDSON
201 S. SECOND ST., HUDSON
1523 MILTON AVE., JANESVILLE
1630 LOSEY BLVD. SOUTH, LA CROSSE
2402 ROSE ST., LA CROSSE
4308 MORMON COULEE RD., LA CROSSE
72 WEST TOWNE MALL, MADISON
4402 EAST TOWNE BLVD., MADISON
617 N. SEGOE RD., MADISON

202 STATE ST., MADISON
7700 MINERAL POINT ROAD, MADISON
1781 THIERER RD., MADISON
5220 FARWELL AVE., MCFARLAND
1420 11TH ST., MONROE
127 SAND LAKE COULEE RD., ONALASKA
700 E. BLACKHAWK AVE., PRAIRIE DU CHIEN
101 E. COURT ST., RICHLAND CENTER
710 N. MAIN STREET, RIVER FALLS
248 W. MAIN ST., STOUGHTON
825 N. MAIN ST., VIROQUA
281 VILLAGE MALL, WAUNAKEE
204 N. LEONARD ST., WEST SALEM
TOTAL OF OTHER OFFICES 26

FIRST FEDERAL SAVINGS BANK OF WIS. — JEROME P. GROH, CEO
134 WISCONSIN AVE. (P.O. BOX 1198) — (414) 542-4448
WAUKESHA 53187

OTHER OFFICES
3939 S. 92ND ST., GREENFIELD
1617 RACINE AVE., WAUKESHA
1801 SUMMIT AVE., WAUKESHA
TOTAL OF OTHER OFFICES 3

FIRST FINANCIAL BANK, F.S.B. — JOHN C. SERAMUR, CEO
1305 MAIN ST. — (715) 341-0400
STEVENS POINT 54481

OTHER OFFICES
609 E. SPRUCE ST., ABBOTSFORD
100 E. WASHINGTON ST., APPLETON
103 W. CLEVELAND, ARCADIA
201 PARK AVE., BEAVER DAM
100 EAST WASHINGTON, BELLEVILLE, IL
6100 WEST MAIN STREET, BELLEVILLE, IL
203 MAIN ST., BLACK RIVER FALLS
1 N. MOORLAND RD., BROOKFIELD
197 W. CHESTNUT ST., BURLINGTON
238 NORTH MAIN, COLUMBIA, IL
709 E. GENEVA ST., DELAVAN
308 THIRD AVE., WEST (P.O. BOX 225), DURAND
326 MISSOURI AVENUE, EAST ST. LOUIS, IL
3292 MAIN ST., EAST TROY
130 S. BARSTOW COMMONS, EAU CLAIRE
806 S. HASTINGS WAY, EAU CLAIRE
23 S. WASHINGTON ST., ELKHORN
101 W. EVERGREEN, ELMWOOD, IL
1 N. MADISON ST., EVANSVILLE
10280 LINCOLN TRAIL, FAIRVIEW HEIGHTS, IL
6550 NORTH ILLINOIS, FAIRVIEW HEIGHTS, IL
#1 JUNCTION DRIVE, GLEN CARBON, IL
1930 WISCONSIN AVE., GRAFTON
2235 MAIN ST., GREEN BAY
1482 W. MASON ST., GREEN BAY
5651 BROAD ST., GREENDALE
4981 S. 76TH ST., GREENFIELD
HOLMEN SQUARE, HOLMEN
2525 MILTON AVE., JANESVILLE
620 MAIN ST., LA CROSSE
300 E. LAKE ST., LAKE MILLS
205 N. 8TH ST., MANITOWOC
630 S. CENTRAL AVE., MARSHFIELD
705 N. CENTER AVE., MERRILL
217 WEST WASHINGTON, MILLSTADT, IL
5350 W. FOND DU LAC AVE., MILWAUKEE
27TH & OKLAHOMA AVE., MILWAUKEE
3027 W. LINCOLN AVE., MILWAUKEE
5900 W. NORTH AVE., MILWAUKEE
7900 W. BROWN DEER RD., MILWAUKEE
829 W. MITCHELL ST., MILWAUKEE
200 E. WISCONSIN AVE., MILWAUKEE
HIGHWAYS 51 & 70 WEST, MINOCQUA
203 E. MAIN ST., MONDOVI
306 N. ROCHESTER ST., MUKWONAGO
600 HEWETT ST., NEILLSVILLE

15665 W. NATIONAL AVE., NEW BERLIN
1093 SUMMIT AVE., OCONOMOWOC
11TH AND MAIN STS., ONALASKA
429 N. SAWYER ST., OSHKOSH
7620 UNIVERSITY, PEORIA, IL
4501 WAR MEMORIAL DRIVE, PEORIA, IL
200 N.E. ADAMS, PEORIA, IL
POST ROAD & SOUTH DRIVE, PLOVER
1733 DOUGLAS AVE., RACINE
140 S. BROWN ST., RHINELANDER
416 WEST FRONT STREET, ROANOKE, IL
810 PLAZA 8, SHEBOYGAN
2815 S. CHICAGO AVE., SOUTH MILWAUKEE
108 W. PROSPECT, THORP
213 N. LAKE ST., TWIN LAKES
1881 WASHINGTON ROAD, WASHINGTON, IL
200 SOUTH MARKET, WATERLOO, IL
600 MAIN ST., WATERTOWN
633 S. CHURCH ST., WATERTOWN
704 N. GRAND AVE., WAUKESHA
2306 W. ST. PAUL AVE., WAUKESHA
1200 DELAFIELD ST., WAUKESHA
100 E. SUNSET DR., WAUKESHA
2831 N. GRANDVIEW BLVD., WAUKESHA
2711 W. STEWART AVE., WAUSAU
330 THIRD ST., WAUSAU
2645 N. MAYFAIR RD., WAUWATOSA
7101 W. GREENFIELD AVE., WEST ALLIS
2825 S. 108TH ST., WEST ALLIS
430 E. SILVER SPRING DR., WHITEFISH BAY
1714 SCRANTON ST., WHITEHALL
219 CENTER ST., WHITEWATER
711 W. GRAND AVE., WISCONSIN RAPIDS
TOTAL OF OTHER OFFICES 79

FOX CITIES BANK, F.S.B.
108 E. WISCONSIN AVE.
NEENAH 54957

DONALD D. PARKER, CEO
(414) 727-3400

OTHER OFFICES
110 FOX RIVER DR., APPLETON
2000 S. MEMORIAL DR., APPLETON
130 MAIN ST., MENASHA
1065 S. LAKE ST., NEENAH
TOTAL OF OTHER OFFICES 4

GREAT AMERICAN SAVINGS BANK, F.S.B.
10400 W. NORTH AVE.
WAUWATOSA 53226

PHILIP J. HESSELBEIN, CEO
(414) 259-8150

OTHER OFFICES
5960 W. BROWN DEER RD., BROWN DEER
5656 S. PACKARD AVE., CUDAHY
118 E. OAK ST., JUNEAU
N82 W15340 APPLETON AVE., MENOMONEE FALLS
3750 N. 92ND ST., MILWAUKEE
4545 N. 92ND LUTHERAN MANOR NH, MILWAUKEE
1000 W CAPITOL DR., MILWAUKEE
3470 S. 27TH ST., MILWAUKEE
REGENCY MALL, MT. PLEASANT
12400 W. NATIONAL AVE., NEW BERLIN
10400 W. NORTH AVE., WAUWATOSA
7001 W. GREENFIELD AVE., WEST ALLIS
W. WASHINGTON ST. & 18TH AVE., WEST BEND
TOTAL OF OTHER OFFICES 13

KINNICKINNIC FEDERAL BANK, FSB
2301 S. KINNICKINNIC AVE.
MILWAUKEE 53207

RONALD W. JODAT, CEO
(414) 744-3323

LADYSMITH FEDERAL S&LA
119 W. FOURTH ST. NORTH
LADYSMITH 54848

RODNEY A. BECKER, CEO
(715) 532-3389

MERRILL FEDERAL S&LA
907 E. MAIN ST.
MERRILL 54452

GERALD L. VOIGT, CEO
(715) 536-7133

MONYCOR SAVINGS BANK, FSB
410 E. LaSALLE AVE.
BARRON 54812

WILLIAM J. OESTREICHER, CEO
(715) 537-3145

OTHER OFFICES
1203 17TH AVE., BLOOMER
621 SECOND AVE., CHETEK
321 E. MAIN ST., CORNELL
1820 BRACKETT AVE., SUITE 6, EAU CLAIRE
114 WISCONSIN AVE. SOUTH, FREDERIC
304 3RD AVE., OSCEOLA
311 N. MAIN ST., RICE LAKE
2900 S. MAIN, CEDAR MALL, RICE LAKE
500 FRONT ST., SPOONER
TOTAL OF OTHER OFFICES 9

NORTH SHORE BANK, F.S.B.
15700 BLUEMOUND RD.
BROOKFIELD 53005

JAMES F. MCKENNA, CEO
(414) 785-1600

OTHER OFFICES
2001 S. WEBSTER AVE., ALLOUEZ
1200 WEST NORTHLAND, APPLETON
2215 S. ONEIDA ST., ASHWAUBENON
116 S. PINE ST., BURLINGTON
1616 W. MASON ST., GREEN BAY
2280 E. MASON ST., GREEN BAY
5101 S. 76TH ST., GREENDALE
6924 N. SANTA MONICA BLVD., MILWAUKEE
8706 W. NORTH AVE., MILWAUKEE
7246 N. 76TH ST., MILWAUKEE
9131 W. OKLAHOMA, MILWAUKEE
15740 W. CAPITOL DR., MILWAUKEE
5900 N. PORT WASHINGTON RD., MILWAUKEE
4414 N. OAKLAND AVE., MILWAUKEE
3110 SOUTH 27TH STREET, MILWAUKEE
1025 MAIN ST., OCONTO
134 MAIN ST., OCONTO FALLS
165 N. ST. AUGUSTINE ST., PULASKI
3911 N. MAIN ST., RACINE
4923 WASHINGTON AVE., RACINE
400 WISCONSIN AVE., RACINE
5723 DURAND AVE., RACINE
944 S. BAY SHORE DR., SISTER BAY
225 N. 5TH AVE., STURGEON BAY
209 GREEN BAY RD., STURGEON BAY
1819 WASHINGTON ST., TWO RIVERS
400 E. BROADWAY, WAUKESHA
8621 W. BELOIT RD., WEST ALLIS
TOTAL OF OTHER OFFICES 28

NORTHWEST FED. BANKING & SAV., FA
234 KELLER AVE., SOUTH
AMERY 54001

BRIAN L. BEADLE, CEO
(715) 268-7105

OTHER OFFICES
532 KNOWLES AVE., NEW RICHMOND
HWY. 35 AND MAIN ST., SIREN
TOTAL OF OTHER OFFICES 2

PRIME FEDERAL BANK, F.S.B.
330 N. BROADWAY (P.O. BOX 150)
DE PERE 54115

ROBERT J. METTNER, CEO
(414) 337-2400

OTHER OFFICES
749 MAIN AVE., DE PERE
2370 E. MASON ST., GREEN BAY
921 TAYLOR ST., GREEN BAY
TOTAL OF OTHER OFFICES 3

ST. FRANCIS BANK, FSB
3545 S. KINNICKINNIC AVE.
MILWAUKEE 53207

JOHN C. SCHLOSSER, CEO
(414) 747-6561

OTHER OFFICES
6042 S. PACKARD AVE., CUDAHY
5499 S. 76TH ST., GREENDALE
142 W. WISCONSIN AVE., MILWAUKEE
7979 W. GLENBROOK RD., MILWAUKEE
S77 W12929 McSHANE DR., MUSKEGO
S74 W17100 JANESVILLE RD., MUSKEGO
3670 S. MOORLAND RD., NEW BERLIN
153 N. MAIN ST., THIENSVILLE
2116 E. MORELAND BLVD., WAUKESHA
2360 N. 124TH ST., WAUWATOSA
6810 W. STATE ST., WAUWATOSA
9330 W. GREENFIELD AVE., WEST ALLIS
TOTAL OF OTHER OFFICES 12

TIME FEDERAL SAVINGS BANK
141 S. WISCONSIN AVE.
MEDFORD 54451

THOMAS A. LINDOW, CEO
(715) 748-2231

OTHER OFFICES
111 W. UPHAM ST., MARSHFIELD
249 W. THIRD ST., OWEN
204 N. AVON, PHILLIPS
16A MENARD PLAZA, WAUSAU
TOTAL OF OTHER OFFICES 4

UNIVERSAL SAVINGS BANK, FA
754 N. 4TH ST.
MILWAUKEE 53203

WILLIAM C. STEMPER, CEO
(414) 273-1776

WESTERN FEDERAL S&LA
124 N. COURT ST.
SPARTA 54656

DENNIS W. JUNE, CEO
(608) 269-2126

OTHER OFFICES
STATE AND PINE, MAUSTON
PARK AND VINE, REEDSBURG
1114 NORTH SUPERIOR AVE., TOMAH
WASHINGTON AND CEDAR, WISCONSIN DELLS
TOTAL OF OTHER OFFICES 4

NOTES

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